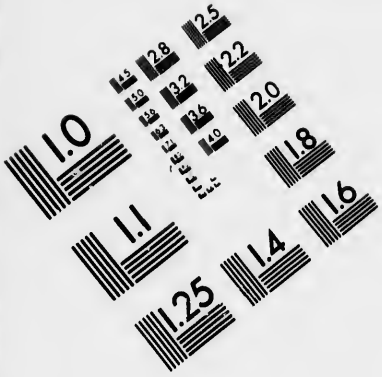


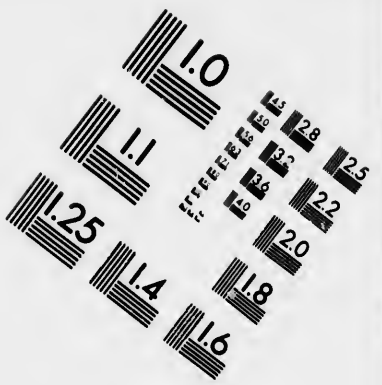
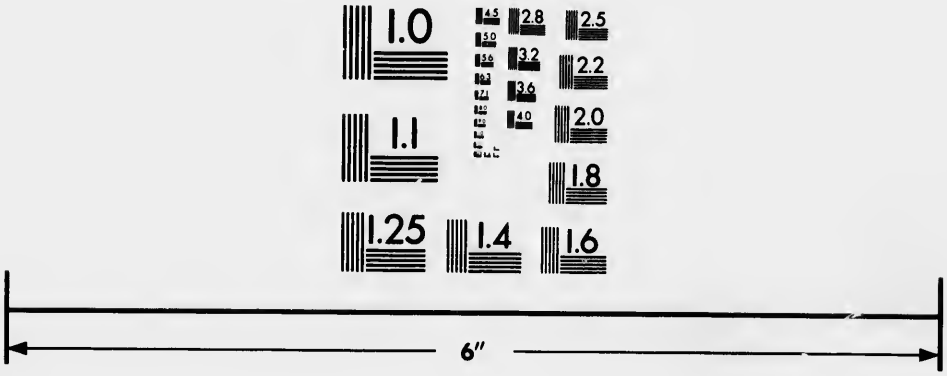
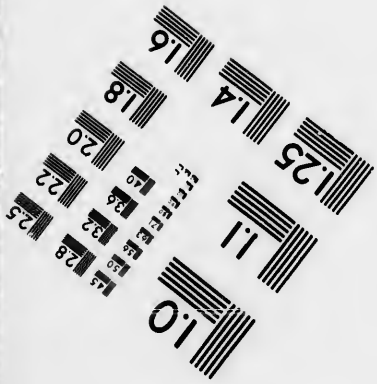
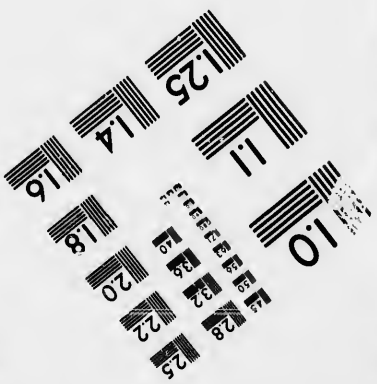


IMAGE EVALUATION TEST TARGET (MT-3)







Photographic Sciences Corporation

23 WEST MAIN STREET
WEBSTER, N.Y. 14580
(716) 872-4503

CIHM Microfiche Series (Monographs)

ICMH Collection de microfiches (monographies)

Canadian Institute for Historical Microreproductions / Institut canadien de microreproductions historiques

Technical and Bibliographic Notes / Notes techniques et bibliographiques

The Institute has attempted to obtain the best original copy available for filming. Features of this copy which may be bibliographically unique, which may alter any of the images in the reproduction, or which may significantly change the usual method of filming, are checked below.

L'Institut a microfilmé le meilleur exemplaire qu'il lui a été possible de se procurer. Les détails de cet exemplaire qui sont peut-être uniques du point de vue bibliographique, qui peuvent modifier une image reproduite, ou qui peuvent exiger une modification dans la méthode normale de filmage sont indiqués ci-dessous.

- [x] Coloured covers/ Couverture de couleur
- [ ] Covers damaged/ Couverture endommagée
- [ ] Covers restored and/or laminated/ Couverture restaurée et/ou pelliculée
- [ ] Cover title missing/ Le titre de couverture manque
- [ ] Coloured maps/ Cartes géographiques en couleur
- [x] Coloured ink (i.e. other than blue or black)/ Encre de couleur (i.e. autre que bleue ou noire)
- [x] Coloured plates and/or illustrations/ Planches et/ou illustrations en couleur
- [ ] Bound with other material/ Relié avec d'autres documents
- [ ] Tight binding may cause shadows or distortion along interior margin/ La reliure serrée peut causer de l'ombre ou de la distorsion le long de la marge intérieure
- [ ] Blank leaves added during restoration may appear within the text. Whenever possible, these have been omitted from filming/ Il se peut que certaines pages blanches ajoutées lors d'une restauration apparaissent dans le texte, mais, lorsque cela était possible, ces pages n'ont pas été filmées.

- [ ] Coloured pages/ Pages de couleur
- [ ] Pages damaged/ Pages endommagées
- [ ] Pages restored and/or laminated/ Pages restaurées et/ou pelliculées
- [x] Pages discoloured, stained or foxed/ Pages décolorées, tachetées ou piquées
- [ ] Pages detached/ Pages détachées
- [x] Showthrough/ Transparence
- [ ] Quality of print varies/ Qualité inégale de l'impression
- [ ] Continuous pagination/ Pagination continue
- [ ] Includes index(es)/ Comprend un (des) index

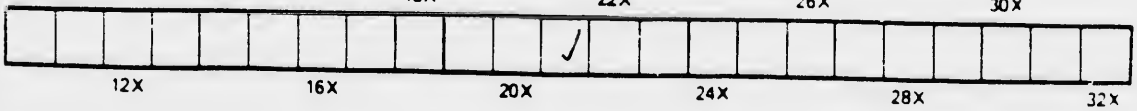
Title on header taken from:/ Le titre de l'en-tête provient:

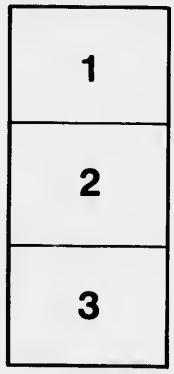
- [ ] Title page of issue/ Page de titre de la livraison
- [ ] Caption of issue/ Titre de départ de la livraison
- [ ] Masthead/ Générique (périodiques) de la livraison

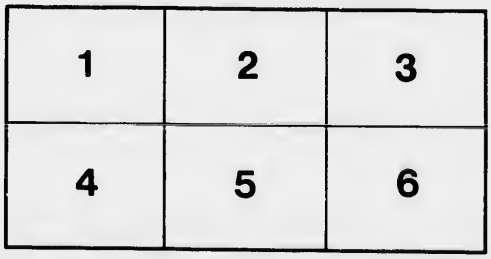
- [x] Additional comments:/ Commentaires supplémentaires: Page 136 is incorrectly numbered page 36.

This item is filmed at the reduction ratio checked below/
Ce document est filmé au taux de réduction indiqué ci-dessous.

10X 12X 14X 16X 18X 20X 22X 24X 26X 28X 30X 32X

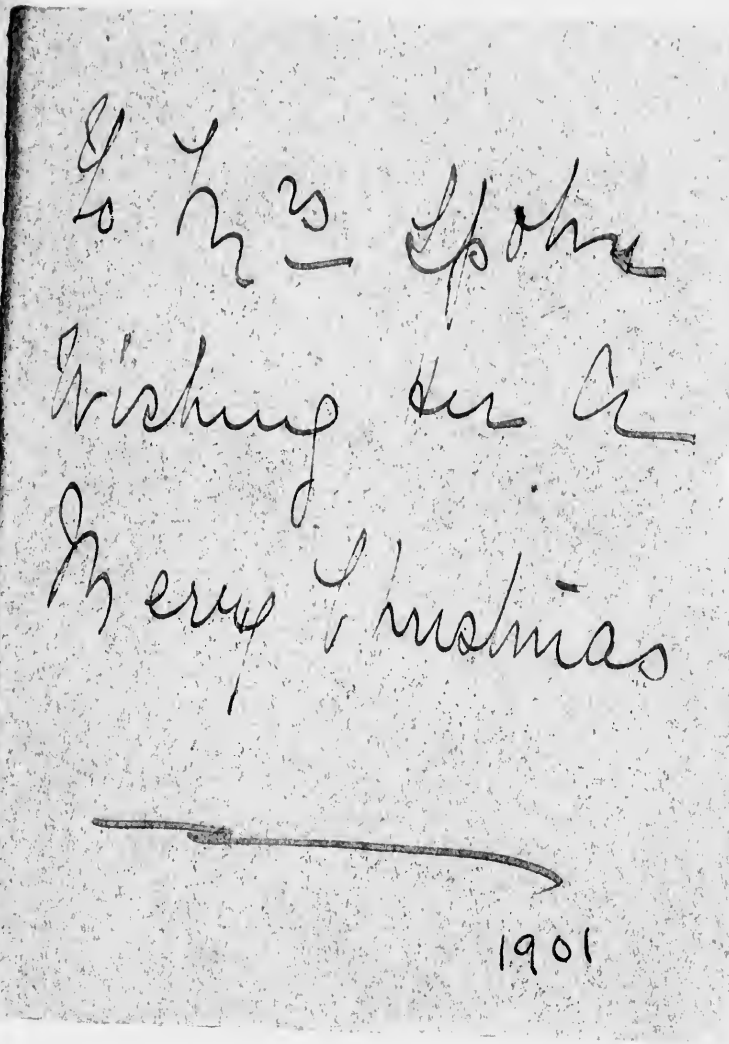






A Pauper Millionaire

AUSTIN FRYERS

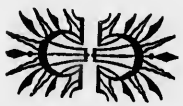

1901

A PAUPER MILLIONAIRE

A PAUPER MILLIONAIRE

BY

AUSTIN FRYERS



THE W. J. GAGE CO., LIMITED,
TORONTO

CONTENTS

CONTENTS

A PAUPER MILLIONAIRE

CHAPTER I.

THE MILLIONAIRE STARTS FOR ENGLAND

THE Pownceby-Smiths of New York were a leading line in families in that city of big achievements. Reuben Pownceby-Smith was called a millionaire because most people's knowledge of figures cannot grasp a significance beyond what is expressed by the word. However, even in New York, to be a millionaire is to have a clear title to consideration, and the name Pownceby-Smith was a familiar household word.

Everybody pronounced it correctly too, although it is open to question if everybody could spell it correctly. The pronunciation, founded on some vague genealogical allusions which connected the family with something Norman or German in the early centuries—at all events, it was distinctly English and aristocratic—the pronunciation of the name was "Pye-Smith."

Mrs. Pownceby-Smith, who was frequently interviewed, accounted for the pronunciation by suggesting that in the early days of primitive printing—she meant before the linotype machine was invented—abbreviations were commonly employed to lessen the evils of trades-unionism, and the name was probably written "P'y-Smith." In fact, with a daring reliance on the hypocrisy of professed learning and a consequent immunity from correction, she on one occasion informed an interviewer that the name was so spelt by the Venerable Bede.

With such enormous distinctions as profuse wealth and a name which defied every known rule of pronunciation, it is no wonder that talk, small and large, was mainly concerned with the Pownceby-Smiths and their doings. Even London was minutely informed of the thousands spent by Mrs. Pownceby-Smith on flowers for the decoration of a dinner-table, and it was said that, in an excess of originality, she melted a pearl of great price to mix with the drink which she quaffed to the toast of "The Queen" at the Jubilee. Indeed, Mrs. Pownceby-Smith was a godsend to editors, her doings furnishing a fair stock of copy with generous regularity and not much injured by the fact that the recital read somewhat like a weak and ineffective echo of early Roman history.

Just as Mrs. Pownceby-Smith was planning a water-gala on an enormous scale Mr. Pownceby-Smith announced his intended departure for London. Mrs. Pownceby-Smith begged him to take care of himself, and to make sure that he did not sleep in damp sheets; and then she forgot the coming severance in an absorbed inspection of a design of the gilt and bejewelled barge with purple silk sails on which she was to repose as a fifty-year-old, double-chinned Cleopatra.

She was only aroused into an active interest in her husband's journey when she learnt that he intended travelling quite alone. Not to take at least a valet and a secretary was a dreadful blow to Mrs. Pownceby-Smith's sense of dignity, but on this point Mr. Pownceby-Smith was inexorable without arousing her suspicions.

CHAPTER II.

THE MILLIONAIRE MEETS A DREADFUL SOCIALIST

THE good ship *Livania* ploughed her way across the Atlantic with that gigantic stride which has helped so greatly to narrow the herring-pond in our estimation. A few people persisted in being ill, for no conceivable reason, as the sea was unusually calm, and the boat was noted for its steady behaviour. But even these were loud in their praises of the *Livania*, so that one can hardly picture the excesses of misery to which a worse ship and a rougher passage would have driven them. Mr. Pownceby-Smith paced the deck with a huge shawl wrapped round his shoulders, and tucked up closely to his chin. He had booked on board as "Mr. Smith" merely, so that few, if any, of his fellow-passengers knew him to be the famous millionaire. So at all events he believed. He seemed particularly pleased with himself, and as the wind nipped the tips of his ears, so that he had to bury them in his shawl

to relieve the pleasant pain of the sting, he smiled to himself with a zest of enjoyment he had never experienced in the whole course of Mrs. Pownceby-Smith's balls, dinners, and fêtes.

Whatever the object of his journey, he contemplated it with pleasurable anticipation. He made no acquaintances among the passengers, though he chatted to most with that freedom which life on board ship is alone able to produce.

One of these was an English actor-manager returning from a starring visit to the States, but as his conversation was entirely about dukes, new theatres, and syndicates, and the impossibility of getting new plays, as no one had time to read them, Mr. Pownceby-Smith did not find his conversation exhilarating. Indeed, it was only with one of the passengers that Mr. Pownceby-Smith found himself able to converse with any genuine interest, and this in spite of the fact that their views were in entire divergence, and that he soon discovered his companion to be an English Socialist labour leader, who had been to New York to hearten some dock strikers in their rebellious obstinacy.

The Socialist was a somewhat spare man of medium height, and in point of age among the vague thirties. When he was in a temper with the abstract capitalist he looked forty, but when he was laughing at a good

joke with the full-stomached zest of a cabin passenger he did not look more than twenty-nine. His hair was coal-black, and his complexion almost sallow; so that Mr. Pownceby-Smith was at first a trifle frightened lest he might turn out to be a foreigner or an Anarchist of some other sort.

Just before turning in one night Mr. Pownceby-Smith and the Socialist were leaning on the deck-rail looking at the track of the moon on the waters. The talk turned on the distribution of wealth; and the Socialist, in his sweeping way, declared that capitalists, as a class, were guilty of the murder of every person who died of starvation.

Mr. Pownceby-Smith laughed.

"My dear sir," said he, "if one were only to argue in that strain, there would be no end to the criminality one is unconsciously guilty of. Take, for instance, the inventors of machinery. Every labour-saving invention brings in its train a sentence of starvation to those whom it deprives of work. Who is guilty of the deaths of those who no longer have work to do? The inventor?"

"No," replied the Socialist, "not the inventor, but the capitalist. If ten men are propelling a boat, and midway in the journey discover a means by which six can do the work, they won't throw the other four into the water. They won't do this

because they are men, and not mere capitalists. But that is exactly what the capitalist does. If his mill requires ten thousand men to work it, and he then sets up machinery which enables the work to be done in a third of the time, that is solely what should be the result; but the wicked, murderous result is that a third of the hands are sacked."

"Well, they find work elsewhere."

"Perhaps they do, and perhaps they don't. The capitalist doesn't care. Labour-saving machinery, which is invading every walk of life, should be a blessing, for it tends to do the world's work at less effort, but the capitalist merely says, 'It does it at less cost.'"

"Oh," said Mr. Pownceby-Smith loftily, "each invention creates new work for that which it displaces. Besides, no one willing to work ever starves."

"You are mistaken," said the Socialist. "If you were placed in the middle of London to-morrow without a penny or a friend, and you were willing and able to work, you would starve before you could earn the price of a meal or a bed. Mind that you never find yourself penniless and friendless in a great city, especially if it be a Christian capital."

"It's all a matter of opinion," said the millionaire, "and I don't agree with you. I am certain I should never starve."

"Have you ever had to look for work?"

"No, because, like every industrious man, I have always had more than I could get through."

"You'd change your opinion," said the Socialist sententiously, "if you had to look for work, and a meal depended on your success."

"Now this is the stuff you all talk to the working-men," said Mr. Pownceby-Smith, colouring slightly, for it always vexed him to argue with a man who did not immediately agree with him. "And so you advise them to go in for weeks and weeks of strikes That's the real cause of starvation. I know it."

The Socialist looked up quickly.

"You have had workmen on strike against you?"

"Well," said Mr. Pownceby-Smith, "if you must know it, yes, I have had. And a sorry mess they made of it——"

"Living like hounds and coming back like curs?" suggested the Socialist.

"Well"—and the millionaire laughed—"it was something like that."

"It is always like that," said the Socialist bitterly.

"But they act on the advice of such as you."

"No. I dare not advise them. If I did——"

"If you did——"

"They would not fill their bellies with the east

wind for your amusement, I warrant." And the Socialist stood up as if he intended going below. Then he suddenly turned. "I wager, Mr. Capitalist," said he, "I can tell you what your people did. They broke the plate-glass windows of your office——"

"They did."

"They burnt down some out-parts of the works."

"They burnt the sheds."

"And in no single instance did they do a penn'orth of damage in which you were not fully covered by insurance."

"That is quite so."

"And meanwhile the strike-pay, never more than merely sufficient to keep body and soul together, was reduced week by week; and so the men and their wives and children were in a state of semi-starvation."

"Yes; they must have been."

"They fought you as capitalists, and with about sixpence to your thousand pounds; and they had a multitude to feed, and you but your household."

"They had only themselves to thank for it all. They began the fight."

"And you think I should advise that! No; I should never advise Lazarus to fight Dives with money-bags. What I should advise would be to see that where the wives and children lacked for

food you too should lack yours. If you had a principle at stake, then I would have you fight it on equal terms. pang for pang with them, sharing their hunger and their discomfort."

"You are talking nonsense. That condition was impossible."

"How many men were on strike?"

"Two thousand."

"Twenty of them, with the hearts of fathers and the souls of men, would have been sufficient to have stormed your house and taken you as a hostage during the fight. Safely housed in their care, hidden from police and soldiers, the minions of capitalism, I would have you on absolutely equal terms with those you fought. I would have the duel equal."

"You dare not advise this."

"No, because our greatest foes are our foolish friends—the workers themselves. I am sure that you can see the wisdom of the advice far more quickly than the average working-man. Heaven! would I not like to see you caged up so!"

"I can see one thing, sir; that is, that you hold most abominable opinions, and that I would prefer not to exchange ideas with you during the remainder of the voyage. I wish you good-night, sir."

"Good-night," said the Socialist as he looked at the laughing moon. And then, as Mr. Pownceby-

Smith made his way to the ladder, he added, "Mind you don't leave yourself penniless in London, or you'll starve before you can find a friend. Then you'll believe in the reality of starvation. Good-night."

Mr. Pownceby-Smith did not reply further, and when he met the Socialist next day he cut him dead. The Socialist, however, did not appear to recognize him, and the millionaire made up his mind to publish in the Tory press the fact that labour leaders travel first-class.

CHAPTER III.

THE MILLIONAIRE IS PENNILESS

MR. POWNCEBY-SMITH'S luggage was labelled direct to the Hotel Cosmopolis, London, and ascribed to the ownership of plain "Mr. Smith, passenger from New York," and with the exception of one travelling bag, which he retained when he went to the Star Hotel, Liverpool, he allowed it to be conveyed in advance to its destination.

The millionaire gave the name "Thompson" at the Star Hotel, and he had no sooner secured a number than he did a curious thing. He went direct to a barber's and had his chin shaved clean, and his flowing whiskers cropped in close mutton-chops.

And this reminds me that I have not attempted a description of the millionaire. Let me anticipate the newspapers and quote the police effusion which was circulated broadcast two days later, when his

disappearance was insisted on in spite of his earnest protests:—

"DISAPPEARANCE.

"Reuben Pownceby-Smith, age 54. Ruddy complexion, medium height, well built, brown hair slightly grey at the temples, full brown beard. Generally carries an umbrella or walking-stick. Is in the habit of wearing trousers turned up at the ends. Was dressed in a dark tweed suit without an overcoat, and is believed to have worn a hat of soft felt. Arrived in Liverpool by s.s. *Livania* on the 6th inst., and is believed to have called at the Star Hotel, Liverpool. Any information as to his whereabouts should be sent to

"INSPECTOR DENNIS,
"Scotland Yard, S.W."

As this was authoritatively supposed to be sufficient to enable the man in the street to identify him, it will probably suffice to give the average reader a full idea of his appearance.

But when the full beard was reduced in proportion on the cheeks, and entirely sacrificed on the throat and chin, it made a deal of difference in the appearance of the millionaire; and when a little later he applied the contents of a shilling bottle of hair-dye to the "brown hair slightly grey at the temples" and to his rather sparse mutton-chops, the change had the effect of making him look much sprucer and younger, and he viewed himself in the glass in his bedroom with complacent satisfaction.

Having sampled the dishes of the hotel, he sauntered along towards Lime Street, aimlessly, perhaps, but he appeared to know his way. It may be that he wanted to become familiar with his new self before experimenting with it on others. The hotel attendants had evidently taken no note of his appearance on his arrival at the hotel, so that when he came down to dinner the change he had effected excited not even the comment of a surprised look.

When the millionaire had reached Lime Street, he engaged a hansom and gave an address in Bootle. The cabman stipulated his fare, and the millionaire agreed with a laugh. He would punish such distrust by not giving him the half-sovereign he had intended giving.

The cabman chuckled to himself, for he was charging more than the fare. It was a good world for both just then.

It was a long drive, and when the address was at length reached, the millionaire was disappointed. The house was "to let."

He had never anticipated this, and as he had made such extensive toilet preparations for his visit, it was no wonder he was chagrined.

"Keys is next door," said the cabby. "Perhaps they can give you the address."

"Thanks!" said the millionaire. "I 'll inquire."

"She's been gorn over a month," said the landlady of next door, "and I forwards 'er letters to 33, Marsh Parade, Lambeth, Lunnon, S.E."

The millionaire gave her half a crown, thanked her, and drove back to his hotel. He was gloomy and depressed. His step when he left the cab had lost something of its suggested springiness; even his hair-dye had lost something of its lustre. He looked gloomily at the list of amusements hung in the hall, and, oblivious of the duties of millionaires to endow theatres or in lesser degree encourage the arts, he decided on a smoke and went to bed early.

Mr. Pownceby-Smith was not an early riser, but he decided on an early train.

Early rising did not agree with him, and his breakfast consisted mainly of a cup of coffee and a grumble at the waiter. The latter seemed to give him most satisfaction.

A porter secured his bag when he got to the station, and directed him to the booking office.

"I'll secure a compartment for you, sir, and see you when you get your ticket."

But when Mr. Pownceby-Smith secured his ticket and found the platform, neither the porter nor his bag was anywhere to be seen. Concluding that the porter had chosen a compartment for him and placed his bag in it, he walked along by the train inspecting all the

first-class compartments, but without avail. There was no time to go in search of the porter, as the engine was already manifesting signs of impatience, and inquiries of the officials on the platform were useless.

In the confusion, the porters could not understand his trouble; nor, indeed, had Mr. Pownceby-Smith the gift of imparting his ideas briefly. In the end, he had to take his seat without discovering his bag, and had barely time to give a porter a shilling to fetch him a paper from the bookstall before the train left the platform.

Mr. Pownceby-Smith was specially annoyed at the temporary loss of his bag, as it contained a stimulant helpful to the pleasant passing of a journey; but he reflected that, after all, Spiers and Pond are an assistance, although entailing a rush across the platform and a competition with people who were most probably not millionaires. Then he turned to the pages of his newspaper, and the first thing that met his eye was an interview with the Socialist who had come from America in the *Livania*. The millionaire sneered at the idea of a leading newspaper devoting its columns to an interview with a labour leader. A country that interviewed strikers and sheltered Anarchists was an object of pity to the citizen of a free and noble republic.

He glanced at the article rather than read it, until his eye lighted on his own name.

"The only amusing incident of the voyage was my chance encounter with Pownceby-Smith, the millionaire New Yorker," so the interviewed one was reported to have said. "He seemed lost among the English on board, and evinced a lordly distaste for his own countrymen. Greenbacks seemed to flutter in the rim of his hat, and railway shares studded the folds of his travelling wrap. He looked money and talked money, in spite of his efforts to travel incognito under the harmless name of Smith, from which he had shorn the Pownceby. I recognized him instantly, but did not let him see I knew him, and I therefore had an opportunity of imparting some home truths to this victim of Wall Street cupidity, which may, perhaps, bear fruit. Anyway, they had an immediate effect, for he cut me dead when we met on deck afterwards."

The interview then went on to speak of English labour prospects, but Mr. Pownceby-Smith had had more than enough, and again he soliloquized a growl at the loss of his bag.

It was a clear grey morning; the sky, in the absence of glare, telescopically translucent, enabling the eye to travel over the surrounding country with ease and pleasure.

Mr. Pownceby-Smith had an eye for nature, as the saying goes, and as he began to think of his

projected visit to 33, Marsh Parade, Lambeth, his annoyance began to wear off, and he settled himself comfortably in the corner, and almost believed that he was enjoying himself.

When at length the train began to slow up, Mr. Pownceby-Smith remembered the missing bag with longing, and determined to repair the misfortune. A few puffs from the engine, a violent shiver along the line, a bump, and then Mr. Pownceby-Smith let down the window of his compartment and looked out for one of the attendants. The only perambulating tea-stand in sight was at the further end of the train, where evidently the occupants were in no need of refreshment. Mr. Pownceby-Smith, who was always annoyed at trifles, champed his feet on the floor of the carriage with impatience, and then consoled himself by concluding that all persons concerned in the management of railways and railway refreshments were dolts of the most addle-pated order. His impatience and resentment grew as the minutes passed, and the tea-stand crawled along out of reach. At length the engine became restive, and the officials evinced a special desire for walking backwards and waving flags. Mr. Pownceby-Smith saw there was nothing for it but to make a dash along the platform and effect his purpose by the plebeian process of personal application.

"Why the—the—didn't you hurry up?" he panted. "Give me a flask of Scotch whisky."

"Yes, sir. Eighteen-pence, sir."

"Quick!" said Mr. Pownceby-Smith; "the train's about to start."

The attendant held out the flask, and Mr. Pownceby-Smith dived his hand into his vest-pocket. Empty! Then the other. Empty! The guard was blowing his whistle. He dived both hands into his trousers pockets. Empty!

"Are you going on, sir?" shouted a porter.

Mr. Pownceby-Smith thought many things more or less vague and obscure, but he knew one thing, which was, that he must instantly fly to his compartment, or lose the train.

He was a man of resolution, and fled. The train was moving when he got his foot on the step. A porter helped him in unceremoniously and banged the door.

Then Mr. Pownceby-Smith searched all his pockets. He had a few letters of no importance, which he tore up and flung out of the window, a handkerchief, and a pair of gloves, but not a penny in money. His ready cash and his cheque-book on the London and New York Bank, to which a draft had been sent for his convenience, were in the missing bag. He was penniless.

Penniless!

As the word occurred to him he suddenly remembered the warning of the Socialist: "Mind you don't leave yourself penniless in London, or you 'll starve before you can find a friend."

IRE

ddenly remem-
Find you don't
you 'll starve

CHAPTER IV.

THE MILLIONAIRE IS HUNGRY

THE millionaire was extremely annoyed. It seemed to him that in some vague, mysterious sort of way he was engaged in a duel with the Socialist to test a theory on which they disagreed. Nothing could well have appeared to him to be more impossible when the subject was broached on board the *Livania* than that he should find himself penniless and friendless in London, but that certainly would be his condition when he presently stepped on the platform at Euston.

It was a strange coincidence, and the humorous side of it would first occur to most people, but not so to Mr. Pownceby-Smith. He regarded Socialism as a plague, and Socialists as pests, and in this comprehensive catalogue he embraced everything which tended to an aggressive advocacy of the interests of labour as opposed to capital; and so, as the mere discussion of a socialistic problem was offensive to him, the testing it by his own experience was almost humiliating.

That it was being tested was beyond question. The loss of his bag deprived him of that stimulant which he regarded as an essential adjunct to his journey, and he had been unable to supply this very trivial want *because he was penniless.*

Worse even than this, it was now being borne in on him with a sickening realism that a cup of coffee and a growl at the waiter is a sorry breakfast. In his bag—oh, that bag!—he had a small case of refreshments and a flask—oh, that flask!—which had been prepared for him at his hotel. Now he was sinking for the want of a stimulant, and there was a gnawing pain in the pit of his stomach which he could not understand, and which consequently made him feel excessively anxious.

He worried himself with vain conjectures, the most likely idea being that it was a reaction of the voyage, and that he was now to suffer some pains for the immunity he had enjoyed while on board. The theory was not convincing, and then an idea dawned on him which grew to a conviction, and made him flush red with anger to the roots of his hair.

He was hungry.

The shame of it, the indignity, and the humiliation! He, the famous millionaire of New York society, actually suffering the pangs of hunger! Could it all be the result of a conspiracy? Did

the Socialist conspire with some associates to steal his bag? A brief reflection convinced him that this was impossible. According to the interview in the newspaper, the Socialist had gone straight on to London. Besides, it was only by a mere chance that he had left most of his cash in his bag, so that when he had purchased his ticket to London he had one shilling left. The Socialist could not possibly have foreseen this. However, chance had ordained that the truth of the Socialist's warning would soon be put to the test, and meanwhile he was experiencing some of the discomforts of poverty.

"Heaven! would I not like to see you caged up so!" the Socialist had said; and here, under a different set of circumstances, he was actually realizing the Socialist's aspiration.

The millionaire was excessively angry, and he was becoming excessively hungry. Try as he might to laugh at the Socialist's warning, he could neither get him, his theories, nor his warnings out of his head. A hundred times he found himself imagining himself the victim of the Socialist's plan, held as a hostage during the fight with his workers, and condemned to share their miseries.

He had often heard of stalwart working-men, their weak wives and feeble children, going for whole days without food; he had spoken of it as a castigation

righteously merited, because self-inflicted; but he had never realized till now what hunger really meant. If during the strike he had been held as a hostage, and made to endure such suffering as he was now enduring, would he have held out? And vaguely he realized that he was more than willing at that moment, had he the power, to write a cheque in exchange for a good, hearty breakfast that would exceed the sum which was in dispute with his workers.

Probably use enables even the misery of pain to be more endurable, for the millionaire, as he restlessly changed from side to side of the carriage and occasionally leant out of the window, wondered how any man could endure a whole day of such torment. And then he remembered how he used to drive in his open carriage among his rebellious workers, almost openly jeering at their hunger-drawn faces. With a shiver he realized that he had been goading creatures not far removed from the uncontrollable madness of famishing wolves. Hunger must be a sharpener of the imagination, for Mr. Pownceby-Smith found himself picturing a crowd of starving Pownceby-Smith workers being goaded by the sight of a Pownceby-Smith millionaire, falling on him in his carriage, and demanding food from him with menaces that would not admit of argument.

. . . Another station, and the maddening sight of

several passengers availing themselves of the opportunity of securing luncheon-baskets. . . .

Mr. Pownceby-Smith retired into a corner of his carriage in gloomy displeasure, and a few minutes later he found himself wondering at his recent agitation. The pains had left him, and he had no longer any desire for food. "After all," he thought, "hunger is not so terrible; doubtless people get used to it, and don't mind it much."

At any rate, for the remainder of the journey the millionaire did not have a recurrence of the plebeian pangs, and he endeavoured with some success to take an interest in the ordinary contents of his newspaper.

At length Euston was reached, and Mr. Pownceby-Smith stepped on to the platform with a feeling of relief. He seemed to have been imprisoned with so many causes of resentment that he had long since regarded his compartment with as much love as a prisoner bestows on his cell.

"Cab, sir?"

"No!"

"Fetch your bag, sir?"

"No!"

The millionaire growled out the negative to keep himself from saying,

"I wish to heaven you could."

He hurried out of the station to get away from the

army of touts. It annoyed him to see so many people getting into cabs and driving away looking happy and cheerful in the enjoyment and anticipation of pleasure, or serious in the pursuit of business. He was at first inclined to engage a hansom to the Hotel Cosmopolis, but it struck him that it might lead to further humiliation to detain the cab at the door while he negotiated the paltry fare, and so he determined to grin and bear the absurd misfortune in which he found himself.

It was not the first time the millionaire had been in London, but it was the first time he had found himself under the necessity of inquiring his way. This he was compelled to do in the present case, and he applied to a policeman.

"Hotel Cosmopolis! Oh, yes, sir," said the constable. "It's by Charing Cross. You'd better take a 'bus. This one comin' along 'll take you to the corner of Tottenham Court Road, and then you can get another 'll take you straight to the Cross. It's only tuppence, sir."

A 'bus! The millionaire had never in his life ridden in or on a 'bus, and never thought it at all possible that he should ever contemplate travelling by such a conveyance. Now it was an impossible luxury.

"I prefer to walk," he replied, "if you will be good enough to direct me."

"You 'll find it a long walk, sir."

"I like long walks."

"It 's longer 'n you think, sir."

"Excuse me," said the millionaire deprecatingly, "but you cannot possibly know what I 'm thinking."

"Oh, very well, sir," said the constable, with a pained expression; "but you 'll miss this 'bus."

"I have no intention of taking the 'bus. If you 'll only tell me where Charing Cross lies——"

"Well, all right, sir. Go straight along till you come to Tottenham Court Road; then turn to the left, and keep on till you come to it. But I'm sure you 'd better take the 'bus."

"I am much obliged to you," said the millionaire, "and I am quite certain I had best walk."

With a sprightly step Mr. Pownceby-Smith went along the Euston Road. In half an hour or so, he thought, he would have reached his destination, and forgotten his troubles in the discussion of a hearty lunch. He had to a large extent recovered his spirits, and found himself making a mental comparison of the difference between the aspect of London presented by the Euston Road and the outlying districts of New York.

Suddenly he halted, and turned hungrily towards a window on which steam was hanging in a cloud concentrated here and there into heavy drops. It

was an ordinary eating-house, and joints of cooked meat and various other eatables were displayed on the metal bench inside the window. The millionaire pressed his forehead against the glass to look longingly at the food so aggravatingly out of reach. It was not daintily or even temptingly displayed, but it was good, wholesome, honest food, and the horrible, maddening, gnawing pangs of hunger had come back to him suddenly and more aggravatingly than when they had previously driven him almost frantic with an unappeasable longing. He could hardly restrain himself. He felt almost impelled to batter in the window to get at the food, and in realizing the madness, the impossibility of this, he nearly cried aloud in the anguish of a disappointment which was tinged with rage.

The madness of this strange longing and almost desperation lasted for a few moments only, but in its keenness he experienced possibilities of human emotions no amount of theory could have made him believe possible. Even when the paroxysm passed he had to exercise all the strengh of his will to drag himself away from the mere animal fascinations of that window. And as he turned away he noticed that a man in rags—a man of about his own age, with dirt-encrusted skin and matted hair, a man whose emaciated features conveyed to Mr. Pownceby-Smith

a meaning he would not have understood the previous day—was gazing in through the window at the display of food with just the same longing the millionaire had himself experienced but a moment before.

After a few moments the poor wretch turned away, and the millionaire looked after him with a curious interest. Perhaps he was unconsciously parodying an anciently-expressed thought, and was saying to himself, "There, but for the mercy of Heaven, goes Reuben Pownceby-Smith!" Anyway, he watched him, and then to his horror he saw him pick up a dirty crust of bread from the gutter and munch it ravenously as he shuffled away. Two well-dressed youths who were passing along saw the man pick up the crust, and they burst out laughing.

"What an old dodge," said the elder of the two in the millionaire's hearing.

"It is not a dodge, sir," exclaimed Mr. Pownceby-Smith indignantly; "I 'd swear the man is hungry."

"Then he should work and not loaf about," said the stranger superciliously, while his companion stared at the millionaire with contemptuous suspicion. Then they both passed on, laughing all the more at the incident because it had been so absurdly capped.

The millionaire was silent. The stranger had said exactly what he would himself have said—yesterday! Besides, it was *infra dig.* to address a stranger so

rudely, and it was absurd of Reuben Pownceby-Smith, the New York millionaire, to take on himself the rôle of a loafer's advocate. He walked on very sharply, feeling that the sooner he was installed at the Hotel Cosmopolis the better it would be for him. It was strange that a state of temporary poverty should be concurrent with thoughts and actions so entirely foreign to his views and disposition. Could it be, he wondered, that there is a subtle connection between one's opinions and the state of one's pocket?

CHAPTER V.

THE MILLIONAIRE BEGS FOR BREAD

THE millionaire found his way to Charing Cross without much difficulty, and as the Hotel Cosmopolis looms prominently on the view when you enter the square, he felt comparatively happy as he passed the dangerously irregular steps of St. Martin's Church.

"In a few minutes," he thought, "I shall be able to laugh at my curious experiences."

But millionaires, no more than mice, are exempt from forming plans that "gang agley," and it was considerably more than a few minutes before Mr. Pownceby-Smith was in any humour for laughing.

A giant in rather sombre livery directed Mr. Pownceby-Smith to the office.

"My name is Pownceby-Smith," he explained to the goddess in curls and cuffs who presided over the massive tomes, and lest she might not perfectly grasp the newly-added dignity of the hotel he spelt it for

her—"Mr. Pownceby-Smith, of New York. A suite of rooms is engaged for me."

"There's some mistake, sir," replied the goddess; "I'm sure there's no suite of rooms in that name. Besides, we're quite full."

"But my rooms were cabled for," said the millionaire; "I'm sure they've been taken. I came across in the *Livania*, and my luggage all came on yesterday—all, that is, except one bag."

The curls were bent over the books, but the result of a search was to the same effect The curls were shaken and the goddess once more declared that no abiding place had been arranged for Mr. Pownceby-Smith, "or any such name," at the Hotel Cosmopolis.

"But what about my luggage?" asked the millionaire. "It was all sent on here from the *Livania*."

"I'll ask the manager, sir," replied the goddess. "I don't know anything about it."

A heated colloquy with the telephone ensued, which seemed to be made up mainly of interrogative exclamations. When this was over, the goddess touched a bell which conjured up a page-boy.

"You'd better see the manager, sir, and explain," said the goddess. And Mr. Pownceby-Smith was led to the manager's office.

"I am Mr. Pownceby-Smith, of New York," said

the millionaire to the manager, "and a suite of rooms was engaged for me by cable."

"We have many cables, sir," said the manager suavely, "and I cannot remember the one you mention. But in any case we have not had a spare bed for more than a month. London is very full, sir, very full, sir, indeed."

"And do you mean to say that you cannot accommodate me?"

"I am very sorry, sir, but that is exactly the position."

"This is—this is extremely awkward. You surely know me, sir, by reputation; Mr. Pownceby-Smith, of New York."

"Oh, yes, sir, I daresay I have heard the name," replied the manager; "but it is utterly impossible for me to find room for you, as the hotel is quite full."

"Then where is my luggage? It was addressed to me here."

"It must have been sent back."

"To New York?" shrieked Mr. Pownceby-Smith.

"Oh, no, sir, only to the railway station. If it came here, you will no doubt find it at Euston. You won't have much trouble, sir. Perhaps you can find room at another hotel, and you can wire them to send your luggage on at once."

Mr. Pownceby-Smith was desperate. He nerved himself, and related his misfortunes to the manager, who listened most impatiently. Mr. Pownceby-Smith did not notice the impatience, and he was far from understanding it. He concluded by asking the manager to advance him some money until he had got out of his most stupid dilemma.

The manager was sympathetic, but was obliged to decline on principle. He never advanced money to strangers.

Mr. Pownceby-Smith urged a reconsideration of his decision, and pointed out that he was unable to ride to his bank or to Euston to inquire about his luggage, and it was quite impossible for him to cable to his friends in New York.

"Can you not see, sir," said the manager, in a slightly irascible tone, "that your story won't wash with me? Why, I hear better yarns than that every day. New York millionaires don't come to London penniless, and if ever they do, they know where to go."

"So do I," said Mr. Pownceby-Smith.

"Then you'd better go there," said the manager shortly.

"I might go to the American Minister," said the millionaire, smothering his wrath; "but I tell you I have not a penny in my pocket."

"Nor have I," said the manager, "to give away to such as you. I must ask you to leave me at once."

"Let me at least have some food," said the millionaire. The manager significantly touched a bell. "I tell you, man, that I am literally famishing merely for want of food. You cannot realize why I ask; that I am almost starving."

"There are thousands really starving in the streets," said the manager. "Do you think that I keep open house in this hotel for every hungry tramp who cares to come in and waste my time with a cock-and-bull story such as yours?"

At this moment a stalwart porter entered the room.

"See that this person leaves the hotel," said the manager, turning to resume a letter he was writing.

"Now, mister, come along; out you git," said the porter.

And the millionaire got out.

As Mr. Pownceby-Smith stood on the pavement outside the great entrance to the Hotel Cosmopolis, his brain was in such a whirl that he did not know which way to turn. He was not, however, left under the necessity of deciding, as a burly policeman, interpreting his duty traditionally, commanded him to "Move on!" and emphasized the instruction by a shove which sent the millionaire's head jerking backwards and nearly knocked off his hat.

"How dare you," exclaimed Mr. Pownceby-Smith indignantly. "Do you know who I am?"

"The Markiss o' Sawsberry, I suppose," replied the policeman, sending a small boy and two cabmen into shouts of laughter; "but you just clear or I 'll soon show you."

The policeman's language was vague, but his meaning was obvious. The millionaire hurried across the street, and did not pause until his steps were impeded by the surging throng in the Strand.

The grim humour of this situation struck him for a moment, and he laughed, but the exercise seemed to recall the horrible pangs he had experienced in the Euston Road.

"Do you know who I am?" he had asked the policeman; and he reflected mournfully that unless the knowledge reached someone by inspiration, or in some other unlooked-for way, in a very short time, the extremity of hunger from which he was suffering might have serious results. The indignity to which he had been subjected at the Hotel Cosmopolis had almost stunned him. In his whole life he had never experienced anything approaching it before. Frequently he had been hooted in public, and in certain newspapers he was constantly derided, but nothing of this sort had ever given him the slightest annoyance. Whenever he paid such things any

attention they only acted as an incentive to some new luxury. He knew now that the troubles of annoyance are minimized if you can fly from them in a well-cushioned carriage to forget them at a well-appointed dinner. And how different the position, too, when every force which regulates the State is at your service, instead of regarding you as a fit subject for the solicitude of punishment. Yesterday every livery-wearer of civilization was eager to wipe the boots of the well-known millionaire; to-day every one of them apparently had nothing but a jeer and a disrespectful objurgation for the penniless unknown.

It was all so strange and so annoying to Mr. Pownceby-Smith, that he needed the promptings of his stomach to save him from falling into a fit of profitless moralizing. At the same time, he was almost too dazed to think, and the pushing, surging, laughing, eager crowd all round him whipped his brain into a yet wilder whirl. Mechanically, and almost with a sigh of relief, he turned out of the throng into the comparative quiet of the enclosure in front of Charing Cross Railway Station.

"Box o' lights, sir?" said a street gamin, holding his stock-in-trade up for inspection with one hand, while with the other he munched a crust of bread. The millionaire did not look at the matches; he looked at the bread, and with an effort passed on.

What was he to do? What should he do? Go to Euston for his luggage! Where could he put it? Go to the American Minister! That was a good idea! Better still, go at once to the bank and get money; plenty of money! Of course, that was the thing to do. He had been so annoyed by those clumsy, thick-headed brutes at the Hotel Cosmopolis, that he had overlooked his most obvious course for a moment. But he thought it best not to take a cab, as the manager might, perhaps, be out, and so he decided to inquire the way, and walk.

The millionaire was beginning to pay attention to trifles, which, up to yesterday, had no meaning for him.

In haste to put his resolution into effect, he strode across the paved yard—and was sworn at by a cabman for narrowly escaping being run over—to a policeman to inquire the direction of the bank. It required a crushing deep down in his breast of a very natural feeling of resentment before he could bring himself to address the inquiry to a policeman, so soon after being so grossly insulted by another member of the force.

"It's some distance from here, sir, you'd better take——"

"A 'bus," interrupted the millionaire, with some asperity. "But I don't want to take a 'bus, or a cab, or any other conveyance. I want to walk."

"Very well, sir," said the policeman, with that air of wounded feelings which only a policeman can assume to perfection, "if you do want to walk——"

"I do want to walk!" said the millionaire.

"You can turn to the right, and keep straight on, and you will come to it. But the 'bus is only a penny," he shouted, for the millionaire, with a nod of conventional gratitude, was already on his way to the bank.

The days when banks cultivated cobwebs and retirement are gone, and now, when they are as noticeable as beer palaces, it was not difficult for the millionaire to find the one he was seeking. Pushing open the heavy swinging doors, he addressed the first disengaged clerk he saw.

"The manager's very busy, sir, just now," replied the official, with a courtesy which proved that he was not in Government employ.

"Then he is in?" replied the millionaire.

"Oh yes, sir, he is in, but I fear he is engaged and will be unable to see anyone."

"I am sure he will endeavour to see me," said the millionaire. "I am Mr. P'y-Smith, of New York."

"I'll go and see, sir, but I fear he is too busy. Have you a card, sir?"

"No, I have, unfortunately, not got my card-case, but I will write my name."

The millionaire wrote his name on a slip of paper, and handed it to the clerk, who glanced at it and elevated his eyebrows slightly.

"Mr. *P'y*-Smith, sir?"

"That is how it is pronounced, but I have written it as it is spelt."

"Thank you, sir."

The clerk entered an inner office, and returned in a few minutes.

"Will you please walk this way, sir?"

The power of his name had regained some of its old spell, and the millionaire elevated his chin in something of the old style as he obeyed the deferential summons; but his air had not quite regained its pristine assurance, for he still suffered from recurring pangs which somewhat decreased his stature.

The manager rose as he entered the room and courteously motioned him to a chair.

"You are aware——," the millionaire began, and then stumbled over the sentence. "I have sent you in my name."

"I understand," replied the manager, "that I am speaking to Mr. Pownceby-Smith."

"Yes."

"And what can I have the pleasure of doing for you?"

"I presume you have had instructions from New York—from my bankers?"

"Oh, certainly," replied the manager, "we are entirely at your service!"

The millionaire drew a deep breath of relief, and stretched out his legs.

"I have called on you at once," he explained, "because an unfortunate accident has happened to me. My bag, in which I carried what ready money I had by me, was either lost or stolen on the journey. I am in want of some money at once."

"Well, of course, we shall act implicitly on the instructions we have received, and shall have much pleasure in honouring your commands to any extent. If you hand us a cheque——"

"That is the unfortunate part of it. My cheque-book was also in the bag."

"Well, of course, such accidents are extremely probable——"

"Surely, sir, there is no question of doubting me?"

And there was no such intention in the manager's mind up to that moment.

"There is no question of any criticism," he replied suavely, "but it is our duty to our customers, as a whole, that we should take pains to establish the legitimacy of every demand which reaches us. Of

course, there can be no difficulty in the way of your establishing your identity. You must, for instance, have some letters on you——"

"No, sir, I have not," said the millionaire, a cold sweat at the prospect of further delay breaking out all over him. "Never anticipating any such dilemma as this, I destroyed the few letters I had in my pocket and threw the pieces out of the window of the railway carriage."

"And you have absolutely nothing on you to help in establishing your identity?"

"Nothing—of that sort."

"Have you anything, of any sort?"

The millionaire rose from his chair and placed his hand trembling with anxiety on the desk.

"Let me tell you the whole facts of the journey and the misfortunes that befell me, and then let your own common sense judge if I am telling the truth."

"It is useless doing that, sir," said the manager, with a shade of impatience creeping into his urbane voice. "I do not question the truth of your story in the least, and the fact that you present yourself under such a distinguished and respected name as you—you claim, is a sufficient inducement to me to help you to the very best of my power; but the fact that you make such a—well, such a startling claim and in such an unusual and informal manner, makes it my plain

duty to be sure of my ground. Why, sir, if I had any fair reason to credit your statement that you are Mr. Pownceby-Smith, I would honour your draft for twenty thousand pounds if necessary."

The millionaire listened with a sickening heart to this exordium, which promised a further indefinite postponement of the dinner for which he was longing. Then a happy thought occurred to him and sent a thrill of hope through his frame.

"You said you would honour my cheque. You have, of course, got a copy of my signature?"

"Oh, yes. Mr. Pownceby-Smith's signature was sent over to us by his bankers."

"Then let me sign one of your cheques, and compare the signatures."

"No, sir, I cannot do that, but a way out of the difficulty has occurred to me. If you are really in pressing want of the money, I will send one of my clerks with you to your hotel; I will give him a note to the manager."

"I am not stopping at a hotel. Can you not understand that owing to the unfortunate loss of my bag I have not got a penny——"

"But surely your rooms were engaged beforehand?"

"We cabled to the Hotel Cosmopolis, but they didn't have any rooms to let."

"Then where's your luggage?"

"At Euston. It went to the hotel and was sent back again."

"Sir," said the manager, rising, "I neither doubt nor accept your statement, but without something further to go on it is impossible for me to help you. I must make inquiries."

The millionaire paled with the agony of anxiety.

"Just realize, sir, what you are doing. You cannot say that I am lying——"

"I should not dream of doing so."

"You must admit the probability of its being true. I swear to you that it is true, and I also swear to you that I am starving and have not a penny."

"Sir, the matter is ended. As manager of this bank I cannot help you, but in my private capacity you are welcome to it, even if—if I never see you again."

He pushed half-a-crown piece to the corner of the desk. The millionaire went hot with a tide of conflicting emotions. The manager had commenced to write a letter. The millionaire paused for a moment, and then, stooping forward, he picked up the coin.

"You can call at twelve to-morrow," said the manager, "and we shall doubtless be able to settle the difficulty."

The millionaire was speechless. He could only bow and, with heavy steps, leave the office.

CHAPTER VI.

THE MILLIONAIRE DINES "ALLY CART"

THE millionaire walked slowly out of the bank. As he passed the counter, the clerk who had taken in his name looked curiously at him. The manager's alacrity to receive him promised a different ending to the interview. The millionaire felt the surprise he was exciting, and he tried to hasten his steps, but his feet were as heavy as his heart.

When he got outside he felt for the half-crown. Yes, it was safe enough in his waistcoat pocket, but what was he to do with it? He had never previously looked at his money before examining a menu. Why, if he had a bottle of the commonest claret—— But the millionaire checked his absurd thoughts. Claret was out of the question. He strode on, moodily desiring to get away from the proximity of the bank, and to discover as soon as possible some eating-house, where the tariff was suited to the amount of the benefaction he had received. Presently, turning up a by-street, he saw a shop, outside

which a placard was posted announcing, in sprawling letters, a *table d'hôte* for one-and-sixpence.

The millionaire did not wait to examine the fare provided. He was too ravenous to be critical, and was satisfied with the assurance that whatever was provided—he assumed it would be food, and hoped it would be enough—would be covered by eighteenpence; so that even if he gave the waiter twopence he would have tenpence left.

"What will you have, sir?" asked the greasy waiter; and the millionaire, assuming it to be the usual way of serving a *table d'hôte* in eating-houses of this type, delivered himself of certain material and very humble desires which proved how widespread is the admiration for England's traditional staple food.

The millionaire was not a teetotaller, and he felt sadly in need of a stimulant, so he ordered a sedative in the guise of beer.

One advantage the house boasted was the possession of a Post Office Directory. It was last year's edition, to be sure, but then the chances were in favour of the references being right, especially in the case of the millionaire's quest, which was to find the address of the American Minister. Doubtless had any change of residence occurred it would have been noticed in the New York papers, and would most likely have

attracted Mrs. Pownceby-Smith's attention, and she would have been sure to have mentioned it.

The millionaire felt so happy under the genial influence of the dinner provided by alms that he resigned himself to the luxury of five minutes' indolence. Then he found himself, through utter weariness, falling off to sleep. The fear of doing so, when he realized it, awoke him thoroughly, and pulling himself together he called out for his bill.

"Yussir," said the waiter, shuffling up with a pointless pencil and a greasy slip of paper. "Fourteen, eighteen, twenty-two, twenty-five—two an' a penniser." And he handed the millionaire the greasy slip, ornamented with undecipherable hieroglyphics.

The millionaire looked at the slip with a gasp of astonishment.

"Isn't there some mistake?" he asked faintly. "I thought your dinner was only one-and-sixpence."

"One-an'-sixer! Ho, that's our tabble dot; but you've 'ad a dinner 'ally cart.' W'y didn't you s'y you wanted a tabble dot?"

"I naturally thought that when you advertised a certain dinner I should get it."

"You can get hanythink by haskin' for it," said the waiter loftily. "You hasked for a dinner 'ally cart,' and you've 'ad it, an' now you've got to p'y for it."

The millionaire sighed, and handed the attendant his solitary coin.

"Thank you, sir," said the waiter, pocketing the half-crown, and shuffling across to a corner table, where a couple of corpulent Germans were drinking pyramids of lager beer. The millionaire looked after the queer-looking figure, which, at another time, might have suggested to him the limited achievements of character-portrayal in contemporary histrionics, but which now only frightened him with the fear that he was watching a cunning rascal, who had predatory designs on the only fivepence he could command. He waited impatiently for the waiter's return, but it brought with it no promise of payment, for that individual passed him with a toneless whistle and a smile of perfect satisfaction as he shuffled down to the reeking counter to replenish the Germans' pyramids.

The millionaire looked anxiously at the waiter as he returned with the lager, but that individual was improvising a tuneless air for the benefit of the fly colony on the smoky ceiling. The millionaire was getting desperately anxious. Minutes were precious with him, but the waiter appeared to be quite unconcerned.

Mr. Pownceby-Smith took up a tattered paper and tried to read. But the waiter would not take the hint; he seemed bent on keeping the change.

At last the millionaire, out of patience, called him.

"Yussir!"

The waiter shuffled across the room with a sprightly alacrity.

"I think, waiter," said the millionaire, with a propitiatory smile, "you have forgotten my change."

"Your change!" returned the waiter, with an air of blank astonishment. "Wot change?"

"You have fivepence change," pleaded Mr. Pownceby-Smith in a low voice. It was a sordid transaction, and he did not want to attract the attention of the Germans. "I gave you half a crown. The bill was two-and-a-penny, so that you have fivepence change."

"Well, s'help me if this doesn't tyke it!" said the waiter, sending his greasy napkin flying under his arm. "A ge'man give me a tip, an' then blowed if 'e don't want to tyke it back again."

"I never gave you the fivepence," protested the millionaire. "It was change which you should have returned to me."

"An' 'ow do you think we're going to live?" asked the waiter.

"I don't want to have any bother with you," said the millionaire, "and you may keep twopence. It's quite bad enough that you beguile people in here on the strength of misleading announcements."

"'Ere, guv'nor," shouted the waiter, going off at a trot towards the counter and addressing a bald-headed dumpling of a man who was bobbing about lazily behind it, "this 'ere bloke ses as 'ow you decoys people in 'ere."

"Does 'e?" growled the dumpling, coming out of his retreat and rolling up towards the millionaire. "I 'll soon see about that. 'Ere, come you, git out."

But the millionaire's temper was roused, and he declined to be brow-beaten.

"I refuse to stir,' said he, enraged, "until I get my money. I demand fivepence of my money, which this low fellow has stolen, and if I don't get it very shortly I 'll shout for the nearest policeman and give you both into custody."

The waiter and the dumpling poured out on the millionaire's devoted head a volley of choice epithets, but it had no effect on him, and then the dumpling ordered his satellite to surrender. The exact words were:

"Chuck 'is bloomin' fivepence at 'im!"

The waiter threw the coppers on the table at a spot where some soup had been spilled. The millionaire's face flushed hot with anger, and for a moment he felt inclined to try conclusions with his enemy and force him to pick up the coins. Then he reflected that time was precious, and so also were

the coppers. He smothered his wrath, picked up the five pennies, and, wiping them on the cleanest portion of the cloth—this action had something of the joy of reprisals about it—he pocketed them and went out, a scathing exhortation by the waiter falling unheeded on his ears.

Fivepence! The millionaire counted and recounted them in his trousers pocket. Never before had he found it so difficult to decide how he should spend his money. However, unless ill-luck continued to dog his footsteps, he would be all right when he saw the American Minister. He knew him personally, and had frequently met him in New York. There was little doubt, if Mr. Pownceby-Smith found him at home, he would be able to establish his identity to his complete satisfaction. There were many incidents in which they had both taken part which could not be known to a stranger. And—happy thought! — there was that evening at Langdon's, when McGrusely told the story of the servant-wench and the looking-glass! The millionaire laughed as he remembered the story, which no one but McGrusely would have ventured to tell. If there were the faintest doubt of the genuineness of his assertions, he had only to recall this story to carry conviction.

He was very hopeful that his day of doleful

adventure would soon end merrily, and, in a hurry to reach the Minister's house, he applied once more to a policeman to be directed.

"I intend taking a 'bus," said he, to save the policeman the trouble of offering the inevitable advice. "I only want to know which 'bus I should take."

"The red 'un, sir, will put you just down by the place."

"Is the fare much?"

"'Bout tuppence."

"Thank you."

Tuppence! He would still have threepence left. After all, his experience with the abusive waiter was not without its reward.

Mr. Pownceby-Smith had never ridden in a 'bus, and was ignorant of the acrobatic agility which conductors expect in their mere male customers. Seeing the red 'bus, which the policeman recommended, looming in sight, he waited till it was near him, and then he frantically gesticulated to the driver, who was looking almost everywhere except in his direction. The conductor, however, saw him and rang his bell. The 'bus slowed up, and the millionaire waited at the kerb, expecting it to draw over for him; but it neither approached nor did it stop, much to his surprise.

"Ain't you comin' on?" shouted the conductor; and then the millionaire saw that he was expected to run after it. He immediately dashed out in the road, and narrowly escaped being knocked down by a hansom. His awkwardness in mounting the step might also have proved to an observant onlooker that even the most ordinary exercises of every-day life require some practice, for he did it with much clumsiness. However, he only barked his shins in the process.

When the conductor collected the fares, he found that a journey to his distance cost threepence. However, that still left him with something to the good, and so he purchased his passport with opulent indifference.

The conductor, unfortunately, forgot to tell him when they reached the nearest point to his destination, so that when he at length alighted he had to retrace his steps for nearly a mile. However, he reached the mansion of the minister at last, and recognized it from some illustrations he had seen in the New York journals.

He pulled the bell with a certain amount of nervousness. After all, so much depended on the issue that he could not suppress a feeling of agitation.

The door swung back after a few minutes, and a man-servant stood in the opening.

"I want to see the American Minister on most important business——"

The servant interrupted with a shake of the head.

"I really must see him," protested the millionaire. "It is a matter of extreme urgency, and I am known personally to him."

"If you 'll only allow me to speak, sir," said the servant, "I 'll tell you that you can't, simply because the family 's out of town."

"Out of town!" said the millionaire, and his heart turned to ice; and then mechanically, but conscious of the hopelessness of the question, he asked wearily, "When are they expected back?"

"Can't say, sir," replied the man, "but certainly not this week."

"It 's most unfortunate," said the millionaire. "Are you an American?"

"No, sir; I 'm Henglish."

"That, too, is unfortunate, because I am well known in New York; and, through strangely unforeseen circumstances——"

"Yes, sir, I know, sir; it 's very hard, sir, I 'm sure." And the servant prepared to shut the door.

"You know?" said the millionaire, astonished. "How could you know?"

"By intooition, I suppose, sir; I sort of guessed,"

"I assure you I am one of the principal citizens of New York."

"Yes, sir, I know; and you've landed in London without any money, but you are sure to have a remittance in a few days. I know all about it, sir, and it's very hard, that it is."

"I can't imagine how you could have known it," said the millionaire, hoping, after all, that the truth had been somehow revealed, and that success was at hand.

"I knows it, sir," said the servant, grinning, "because it's an old story. I hear it over and over again every day, and several times a day when the family's out of town. Good-day, sir. It's werry 'ard, sir."

And the millionaire found himself standing with his nose within an inch of the door, which had been slammed to.

CHAPTER VII.

THE MILLIONAIRE GOES "OVER THE WATER"

THE millionaire, for the first time in that long, eventful day, felt almost utterly disheartened. Twopence, and only twopence, stood between him and a recurrence of the horrible experience of that morning. The sickening gnawing pangs of hunger, the necessity to trudge through the streets because he could not hire a conveyance, the——

And then he suddenly remembered that he had yet to face a homeless night.

Great heavens! What was he to do? And then he pictured the possible occupation of his wife at that moment, busy in all probability with preparations for the water-gala, on which a fortune would be squandered. How strange to think that he was as far removed from his wife at the present moment, so far as power of communication went, as if he were dead. If he could only cable to her! But then it struck him that she would be certain to regard a communication, the reply to which would have to be

sent to a post-office, as a hoax. Still, if he could only do it, the result would be certain to set inquiries afoot which would speedily extricate him from his dilemma. But a cable was as inaccessible as his banking account! What could he do with twopence?

And then he recalled the cynical Socialist, and his words rang once more in his ears:

"Mind that you never find yourself penniless and friendless in a great city, especially if it be a Christian capital."

The thought had occurred to him before, and it occurred to him now again: had the Socialist a supernatural influence by which he brought about the present dilemma to prove the truth of his assertion? But the millionaire was not superstitious, and he dismissed the thought as absurd.

And, after all, was it true? Was it a fact that in the midst of millions of his fellow-creatures, and in their very sight, it was possible for a man to starve? He would not believe it. Certainly, if a man chose to starve in silence, it could not be helped, but if he proclaimed his hunger he would be relieved.

Mr. Pownceby-Smith, in his aimless wandering, had reached the railed inclosure of a quiet square. A man was approaching him, and, acting on the spur of the moment, he addressed him:

"Excuse me, sir——"

The man stopped.

"I am a well-known American citizen, and, by a strange series of mischances, I have arrived in London penniless——"

The man laughed and walked on.

Mr. Pownceby-Smith looked after him in amazement. Then he felt a tap on his shoulder, and, turning, he was confronted by a burly policeman.

"Just you clear hoff, an' let's 'ave no more of that game yere, or you 'll be run in; d'ye year?"

Mr. Pownceby-Smith cleared off rapidly. He had no intention of disproving the Socialist's position, at the risk of being "run in" for begging.

When he was out of sight, he again tried to find some way out of the difficulty that faced him. It was growing late, and he must decide quickly.

It was useless, he thought, going to Euston and endeavouring to secure his luggage. If he failed to convince the manager of a bank, in a coolly-reasoned argument, of his identity, he despaired of succeeding with an ordinary porter amid all the bustle and confusion of a railway station. There was just one hope for him. It was a resource he placed last, because it was one which needed some resolution to adopt. He would go to 33, Marsh Parade, Lambeth, S.E. He remembered distinctly the address that was given

him in Liverpool, and although he had a certain feeling of revulsion against following up the trail so as to receive assistance, yet he argued that he was in the position of a famine-stricken man in a besieged city, who must sink ordinary considerations; or, in the more general form, that he must hold to the maxim, "necessity knows no law."

He had no idea of the direction he was seeking, but he refrained from addressing that peripatetic encyclopædia, the policeman, and inquired of a passer-by.

"Marsh Parade! Never 'eard of it."

"Marsh Parade, Lambeth!" ventured the millionaire.

"Oh, Lambeth! That's over the water. You'd better take a Westminster 'bus. 'Ere's one coming."

What a hankering the average Londoner has for a 'bus, the millionaire thought. But, although it was a risk—with twopence—to chance it, he hailed the driver, and managed to get on without slipping more than once.

"At the worst," he thought, "I can inquire the fares, and go as far as twopence will take me."

He found that it was sufficient to carry him to Westminster Bridge, and as the conductor informed him that this was within five minutes' walk of Marsh Parade, he congratulated himself on his luck.

The Parade was a wonderful and fearsome place. On either side along the gutters it was lined with barrows, which were loaded with merchandise of every description, from old clothes to stale vegetables, from odd books to odd crockery.

The millionaire had pictured a row of quiet dwellings facing the river—all his previous ideas of parades had been associated with sea-fronts—so that he was taken completely by surprise. But he was getting accustomed to the unexpected, and so he threaded his way through the tumult looking for "33."

It was a small newspaper shop, which also extended its energies from the dissemination of ephemeral literature to the sale of sweetstuff and cheap cigarettes. The millionaire entered the little shop, and waited while the fat woman behind the counter succeeded, after much exertion, in reaching a box on an upper shelf from which to provide a small boy with a penny card of tools, which he doubtless wanted for the pursuit of some branch of technical education. When he had gravely rejected half a dozen cards, and finally decided on a purchase, unaware that it was one he had already examined, the millionaire made his inquiry.

"Ain't bin 'ere for a fortnight," replied the woman. "There 's two letters bin a-waitin' for 'er several d'ys."

"Doesn't she live here?" asked the millionaire.

"Oh no, on'y 'as 'er letters sent 'ere. She calls for 'em. The lydy's on the stage, ain't she?"

"No," said the millionaire, scarcely listening to the woman's question, the terrible fact oppressing him that now even that last twopence was spent; that he would soon again be very hungry—his appetite was already keen!—and that he had no idea how or where he could sleep that night. "Don't you know where she lives?" he asked desperately after a pause, the woman eyeing him curiously.

"Lor' blesh you, I 'ave no idea," she replied. "Loads of people 'ave their letters haddressed 'ere, but I never knows where they lives. W'y, that's, in course, w'y they don't 'ave their letters at 'ome—so that nobody should know. I 'opes there's nothin' wrong, sir, is the. ?"

"There is, a very great deal. In fact, it's—it's most annoying."

And the millionaire walked up and down the little shop—a matter of two steps each way.

"You ain't a 'tec, sir, are you?"

"A detective? Of course not."

"Well, you don't look like one, I must say," returned the lady, who was on the tiptoe of curiosity. "On'y I thought as 'ow the young lydy might 'ave bin mykin' some mistyke, or the like——"

"No, no, it's nothing that way," said the millionaire. "My good woman, you look kind-hearted, and you will perhaps be able to advise me. I am quite at a loss what to do, and the fact that I cannot find my—my friend places me in a most awkward position. Do you mind letting me tell you the facts, so that you may perhaps be able to see some way out of the difficulty?"

"I'll do my werry hutmost, sir," said the fat lady, beaming with pleasure. "I've bin in this shop for more'n thirty year, so I ought to know a thing or two. If I can 'elp you, I will. Suppose you come into my parlour, an' tell me hall abaht it quietly, where we won't be hinterrupted."

"Thank you," said the millionaire, and the lady waddled before him into an inner room, having lifted a slab in the counter so that he might pass through.

The parlour was small, and seemed to be almost quite filled by the opulent hostess and a glass shade which covered a fearsome mound of waxen fruits and flaxen flowers. The millionaire shrank into the corner of a creaking sofa, and leant on the table, gazing at his protectress as he prepared to unfold his woes.

"The position in a few words, ma'am," said he, "is this. I came from America yesterday, and instead of coming on to London direct, I remained in Liverpool

overnight. My luggage was sent on to the Hotel Cosmopolis——"

'O Lor'!" said the good lady.

"But when I arrived this morning I found that the hotel was full, and that my luggage was sent back to the station. But worse than all is the fact that a bag I carried with me, and which contained my loose money and other immediate necessaries, was either lost or stolen. I may doubtless be able to recover that at the station in the morning, or perhaps even to-night, but in the meantime I am in the extraordinarily unfortunate predicament that I have not a single penny."

"Good Lor'!" gasped the fat lady.

"I thought my friend was living here—I did not think it was merely an address she used—and I came to see her, feeling sure that she would assist me if I could only find her."

"It 's 'ard, sir, werry 'ard."

"And now can you not advise me? Surely in—in ordinary circumstances, I mean among people who are not wealthy, it must often happen that they are in want of money; and when they are really hard up—in fact, penniless—is there no resource?"

"Oh, well, of course, there 's al'ays one."

"Then there is some resource," said the millionaire eagerly, almost hopefully. "Pray tell me what it is."

"Well, there 's always the pawnshop."

"The pawnshop?" echoed the millionaire inquiringly.

"Well, that 's abaht our only resource," said the fat lady, "w'en we 're stony. Ain't you got anything you can pawn? 'Ave you a watch?"

"No," said the millionaire, "I never carry a watch."

"Nor no studs, or sleeve-links?"

"They are quite plain—in fact almost valueless. I was always opposed to ostentation." And his mind reverted in a curiously critical mood to Mrs. Pownceby-Smith's water-gala, the cost of which would presently excite so much more comment in the papers than its artistic excellence. "Is there nothing else to be done?"

"There 's on'y one thing that I can see," said the fat lady, looking curiously across the table at him.

"Oh, tell me, please, what it is," said the millionaire, "No matter what it is, I will do it."

"Well, that is——"

"Yes?"

"To pawn your duds."

"My duds! I fear I haven't any," said the millionaire, sickening with dread of still further disappointment.

"You are soft," said his companion, laughing herself into a violent cough, which threatened to end her existence. "You don't know what your duds are—

w'y they're your clothes, to be sure, an' they seem jolly good stuff. You'll be able to git a decent bit on 'em."

"But how on earth can I pawn my clothes?" asked the millionaire aghast.

"Oh, well, beggars carn't be choosers, as the s'yin' is, if you'll forgive me for mentionin' it."

"Please understand me," said the millionaire. "I have no objection to pawning my clothes, but—but—is it possible? I can't go about the streets—without them."

"Oh, I see," said the lady; "but you can easy pawn them for a suit of clothes and the difference in money."

"But I couldn't take them off in the shop."

"I 'ave 'eard that they do keep dressin'-rooms—but I'll tell you wot I'll do. I'm real sorry for you, an' I'll let you tyke 'em hoff in my room an' I'll go rahnd m'self an' pop 'em for you. P'raps as they knows me I m'y be able to git more on 'em than you could. An' I'll get you the best suit I can your size."

"Madam you are—you are—well, the nearest approach to an angel I've seen since I've left New York."

"Oh, don't mention it, sir," and the fat lady blushed from the wreathed coils of her neck to the greased ringlets that surmounted her forehead. "If you go

hupstairs, it 's the room over this; and you kin 'and 'em hout to me. I 'll myke a pa'cel of 'em an' git someone to look after the shop w'ile I goes rahnd the corner."

The millionaire required no pressing; but as it was now quite dark his protectress furnished him with a rickety lamp which filled the room with smoke while dissipating the shadows. He hastened to divest himself of his clothes, and when he had his suit lying on the bed it occurred to him for a moment to add to it his shirt, which was one of superfine texture, feeling that he should want as much money as it was possible to obtain. He wanted at least enough to secure food and shelter for the night, and to send a cable to New York. But as he felt for a moment tempted to do this he remembered that his linen was marked "R. P-S," and he determined that he would not part with this sole-remaining mark of his identity. He had no picturesquely distributed moles or ducal strawberry by which to establish his identity. Everything especially connected with his personality was gone save his shirt and collar—both marked "R. P-S," and with these therefore he was resolved not to part.

Hastily rolling his clothes he held them through the door with outstretched hand and cried out, "Ready!"

His kindly hostess waddled laboriously up the stairs and took them from him.

"I shan't be long," said she, panting, "but it all depends on the crowd. Sometimes you kin git aw'y in a few minutes, at other times you're kep' hever so long. 'Owever, I'll be as quick as I kin, hespecially has I shall be hanxious to git back to the shop, w'ich is halways busiest hof an hevening."

The millionaire thanked her, but in spite of his gratitude he could not help feeling that if she only economized her conversational powers she would be able to return to her shop more speedily.

"I shall do my best to git as much has I can," she recommenced; "but I suppose I'm to tyke it wotever it is."

"I'm afraid we have no alternative," said the millionaire; "but I want to get sufficient to cable to New York as well as to meet my immediate wants."

"I'll do my hutmost," she replied, "and the best can't do no more, as the s'yin' is. You'd better put the blankits rahnd you w'ile I'm aw'y or you'll ketch cold."

"Thank you," said the millionaire. "You're exceedingly good, and I only hope your assistance will enable me soon to repay your kindness as I should like to."

CHAPTER VIII.

THE MILLIONAIRE AS A SUSPECTED LOTHARIO

THE millionaire took a couple of blankets from the bed, and arranging them as best he could round him, he stood at the window watching the varied sights of the gutter-market in the street outside. A vendor of books tested the powers of his lungs against those of a retailer of umbrellas. The one addressed all his eloquence to the beauty of the covers and the abundance of the illustrations; while the other dilated on the glory of the handles. The millionaire saw in this humble sample of industry a microcosm of the successful art and commerce of the world. After all, the discriminating fish are but few, or angling would be a useless pursuit; and it is by the glint and form that favour is gained, for the tasting only comes when the hook has been swallowed.

Mr. Pownceby-Smith cast a swift glance over the history of his millions, and he knew perfectly well that the manner in which they were acquired was

by a judicious laudation of the covers and the handles. The difference between him and the itinerant auctioneers was one merely of method and degree.

In a moment, however, his attention was diverted from the business of life to its heroics. A buzz, a turning of faces in the one direction, a crowd growing more compact towards the centre of interest, the noise growing louder without acquiring articulateness —in fact, a fight. Everyone was at once keenly interested. The marketing housewife struggled through the outer fringe of the crowd dragging a slattern child with one hand and holding a bag of purchases with the other, equally oblivious of the safety of either: the umbrella and book vendors saw their customers clear off with one general impulse, and in the cessation of business managed somehow to keep one eye on their wares and another on the conflict. The millionaire shared the general excitement, and was so interested in the fight that he let one blanket slip off and the other slip down without noticing that he was greatly in danger of catching an extreme chill.

The combatants were two rough-looking specimens of the labouring class, and the Trojan combat in which they were engaged was one to be scored by mischances rather than points. On their thick, un-

bending boots they rolled about in their insensate fury more like huge wooden pins than human beings possessed of activity or litheness, and more frequently they found the earth by missing an opponent than by receiving his blow. But the falls and the clumsily-planted blows soon told, and their unbeautiful features became heroically hideous by the transfiguring effect of dirt, contusions, and blood.

There is a potent fascination for onlookers in the drawing of other people's blood and the infliction of physical punishment. The greatest orator of the day or the most popular cause would not attract such a crowd as the intimation that a dose of the nine-tailed cat would be administered in public. The secret of the charm in such things, which eluded Aristotle when he tried to analyze the pleasure of tragedy, is still as hidden as is the philosophy of most facts that are equally obvious.

Physical pain is the only true cure for sensual enjoyment, and after a while the millionaire was chilled out of his interest in the fight; nor could he rearrange his blankets in such a manner as to recover the warmth he had lost. So he accepted the common-sense view of the situation and got into the bed. It was cold enough even there, but at any rate it was a great improvement on classic

costume in a fireless room, and soon a pleasurable glow began to course through his limbs.

The noise of the fight in the street had now subsided greatly, and the phrases that were shouted by the gamins and loafers were not of the exhortative type, so that Mr. Pownceby-Smith concluded that the combatants had reached the merely jangling stage.

It seemed to him a considerable time now since he had parted with his clothes, and he hoped that his fair and fat deliverer would not be much longer. He remembered, however, that her rate of progression was unquestionably slow, and he strove to smother his impatience. He felt sure now that the question of supper and bed was satisfactorily settled; whether he would have enough money to cable to New York he did not feel quite so confident about; but at all events, when not oppressed by the confusing, the brain-paralyzing fear of hunger, he would be able easily to think his way out of the difficulty. Surely, at the worst he could claim police protection, or demand some sort of an immediate legal inquiry into his claims.

It would be so easy to prove that Mr. Pownceby-Smith did come from New York, which was *primâ facie* evidence of the truth of his statement, or else must be taken to suggest the murder or disappear-

ance of a well-known American citizen, that he felt sure it must be easy to compel them to institute inquiries.

Then again after a night's much-needed rest he would be able to find some directory or visitors' list from which he could ascertain what Americans were in London, and among them it was surely certain would be some who knew him intimately. The millionaire thought that the morning would dawn for him with happiness. But a period of happiness was much nearer at hand, for his brain, wearied with conjecture and speculation, ceased to work, and he fell into a sound sleep and dreamt of New York affluence.

* * * * *

"'Ere, blow me tight, Bill, if 'ere ain't a bloke in yer bed!"

The millionaire woke up with a start and rubbed his eyes. He had been so sound asleep, and was now so confused, that he could not realize his position. Where was he? Had he experienced some terrible nightmare of travels and troubles? Was he in New York, in his own bed and still under the influence of the nightmare? Where had he seen that horrid face before, all blood and mud-bespattered? And then it all came back to him in a rush.

He knew where he was, and in the horrid face glaring at him by the light of the stifling lamp he recognized one of the combatants in the recent street-fight. Behind him was a companion, whose face, not hidden by the mask of warfare, looked even viler and more hideous.

"Well, you white-faced skunk, sneakin' into another man's 'ome to rob 'im of 'is wife w'ile 'e 's hout hearnin' a'-nonnest livin'. I 've a good min' to chuck this lamp over you an' burn you an' the place down to hashes."

"Put the lamp down, Tom," said the other, "an' give 'im a good hidin'. You 've got yer 'and in nah, an' w'en you 've done with 'im, I 'll break every bone in 'is body."

"It 's all a mistake, friends," said the millionaire, his teeth chattering with fright. "There isn't the least harm in my being here——"

"No 'arm, you——" and the indignant Tom handed the lamp to Bill in a significant manner. 'Wot 'ave you done with my missus?"

"Do for Heaven's sake let me tell you the facts," said the millionaire, getting out of reach of Tom's threatening fists and standing up shivering against the wall at the furthest possible point. The sight of a stranger in such limited raiment roused Tom to a greater access of fury.

"S'help me, Bill, look at the swine; in 'is shirt. 'Ere I 'll——"

"For mercy sake don't assault me," shrieked Mr. Pownceby-Smith. "I am undressed because my clothes——"

"I 'll clothes you," shouted Tom, with a grim earnestness, and darting across the bed he caught the unfortunate millionaire, and dragged him down precipitately. Then he flew at his throat and throttled him, assuring him all the time of his determination to "clothes" him.

"They 're—they 're—gone to be pawned," shrieked the millionaire between his gasps; but Tom was not in the mood for explanations, and pursued his scheme of vengeance doggedly. At length the millionaire managed to wriggle out of his grasp and made for the door, but Bill was acting as an aggressive sentinel, and sent him flying backwards by a well-directed blow on the chest. The infuriated husband, with renewed vigour, recommenced to "clothes him," while his companion volunteered a commentary of advice, such as "Nah! nah! punch 'im in the jawr!" "Give 'im one in the bread-baskit!" "Gow it! gow it!"

In the midst of the din, a voice was heard from below, shrieking a series of voluble inquiries. The almost fainting millionaire recognized, with a devout

feeling of thankfulness, the voice of the fat lady, who a moment later burst into the room, the tide of her inquiries still outstripping all chance of intelligibility. Her pugilistic husband relinquished his prey on her arrival, and his encouraging second shrank into the shadows of a corner. It was evident that the fleshly lady exerted no small influence in her home.

The millionaire, rising, sat exhausted on the side of the bed. The lady cast a glance at her husband, and, seeing the state of his face, she concluded that the stranger she had befriended and sheltered was the cause of it, and with the fury of an enraged tigress she waddled at him with a surprising speed.

"You wretch," she screamed, "an' I tried to do you a kindness—to go an' knock my old man abaht!"

But Tom, although he had done his best to knock the stuffin', as he phrased it, out of the millionaire, saved him from being further maltreated under a fresh misapprehension, and explained the circumstances under which he had given his outraged feelings full play.

"Think 'e could knock me abaht like this!" he exclaimed contemptuously; and then the wrathful lady was informed of the street fight, whereupon she poured the vials of her wrath on her husband and his friend with a warmth that was new to the millionaire, but gave him immense satisfaction.

As to the maze that followed, the millionaire, when afterwards in reflection he tried to piece it out, was never quite clear. He was only clear as to the issue, which was that his aggressor was forced to apologize to him; that the friend was ignominiously expelled; and that the lady, as the result of her mission, gave him a rather shabby suit of clothes that fitted him badly, and a sovereign.

He thanked her most cordially and sincerely, and forgave her husband, but he made as much haste as he could from 33, Marsh Parade and its vicinity.

CHAPTER IX.

THE MILLIONAIRE LOSES CASTE.

THE millionaire had not forgotten the direction from which he had reached Marsh Parade, and when he left the little shop in which he had experienced such an unexpected adventure, he retraced his steps quickly, nor did he pause till he reached Westminster Bridge.

He noticed how dangerously, temptingly low the parapet was, and as he looked over at the dark, lapping waters on which the flicker of the gas-lamps glittered fitfully, he realized for the first time what suicide meant; the child turning away tired or fretful from its companions and courting sleep; the busy man wearied with business retiring to the quiet of a cell. The millionaire, as he gazed at the water, realized a state of mind in which a plunge into its depths would be the peaceful medicine of oblivion.

Then he pulled himself up suddenly, and feeling for the sovereign in his waistcoat pocket, he awoke to the necessity for activity. He had already wasted

full three minutes on morbid maunderings, trying to extract pathos from the tragedy of trolls.

Big Ben at the moment tolled out ten o'clock.

Mr. Pownceby-Smith conjectured that it would possibly be too late to cable at that hour, but after all it might be wiser to find some quiet, inexpensive hotel and put up for the night. He was mentally exhausted; to think was an exertion, and he would be better able to discover a way out of his maze if he waited till the morning, when he would be fresh after a much-needed rest.

He hurried along by the Embankment until he came to Hungerford Bridge. Then he turned up the Avenue, looking with indignation at the frowning heights of the Hotel Cosmopolis as he hurried past.

He wondered if, when he should come into his kingdom again, it would be worth his while to be revenged on the manager and the stalwart porter with the muscular arm and the big boot. Would it not be a sweet revenge to purchase the hotel—if it were possible to purchase it—and send them out bag and baggage when they realized that their inexorable master was the stranger they had subjected to such ignominy?

However, it was a matter for after-consideration. The immediate business in hand was to secure a supper and a bed for the night.

He hurried along through the glaring streets, expecting that soon he would reach the quieter regions of the private hotel, and in this hope he was not disappointed, for after some time he found himself in Bloomsbury.

He had a notion that a boarding-house would be more expensive than a hotel, and as he felt that a cable to New York was almost the only effective method he could adopt of extricating himself from his dilemma, he was determined to watch the expenditure of every single penny of the two hundred and forty which he had acquired at such a heavy cost.

He found at last the hotel which, judging from its outward appearance, was just the sort of place to suit his circumstances. The grimy lamps which flickered on either side of the door bore the legend "Brown's Temperance Hotel," and as Portsmouth Terrace, in which Mr. Brown conducted his business, was not a very imposing thoroughfare, he concluded that the tariff must also be modest, not to say low. He pushed the doors open and went in. There was no appearance of an office, so he waited until he saw one of the household. The individual in question was a slattern cross between a charwoman and a cook. She was carrying a pile of plates in greasy arms exhibited as far as the elbows.

"Excuse me, my good woman," said the mil-

lionaire, "can you tell me if there's a spare bed in the hotel?"

"For you?" asked the woman, eyeing him with a sidelong glance from under her dishevelled "fringe."

"Yes, of course, for me!" replied Mr. Pownceby-Smith.

The woman burst into an unaccountable fit of laughter.

"Well, I'm sure I don't know if there's a spare bed—for you—but I'll send the missus to you," and with another laugh, and a look that was almost a wink, she disappeared.

Why did she emphasize the words "for you," the millionaire wondered. How had he acquired the seal of the pariah? It seemed to him that from the moment he had that miserable misunderstanding with the Socialist on board the *Livania* everything had gone wrong with him. Even when he applied to be allowed to assist people to a livelihood on the lines of their own calling he seemed in some unaccountable way to excite derision. What change had come over him, who but yesterday had the same class of people bowing and scraping before him?

In a few minutes he heard steps approaching, and a severe-looking lady in black silk strode towards him, the rear-guard being kept by the tousled and laughing Hebe.

The severe lady glanced at the millionaire critically, and anticipated his inquiry without hesitation.

"I 'm very sorry, but I have no bedroom that I can let you."

"Are you quite full up?"

"I have no bedroom I can spare."

At that moment a hansom drove up, and two young fellows carrying rugs and bags entered and threw them in a heap in the hall.

"We want a couple of good rooms, Mrs. Brown," said the younger of the two.

"Certainly, sir," and the severe lady visibly melted. "Here, Tom," to a page-boy, "see to the gentlemen's luggage. Numbers 10 and 11."

The new arrivals slouched into the coffee-room. The millionaire, standing humbly by the hat-stand, was for the moment forgotten.

"I thought," said he to the severe lady, "that you had no spare rooms."

"I said I had none for you," she said tartly, "if you will have it so plainly."

And then she sailed away, her nose pitched at a higher altitude than nature ever intended.

"Cawn't you see, guv'nor," said Hebe grinning, "that you 've got to mizzle—to skoot—to git aht!"

"My good girl, will you oblige me by explaining

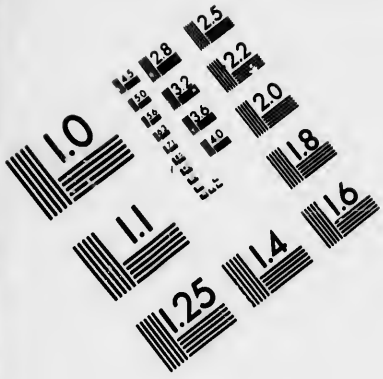
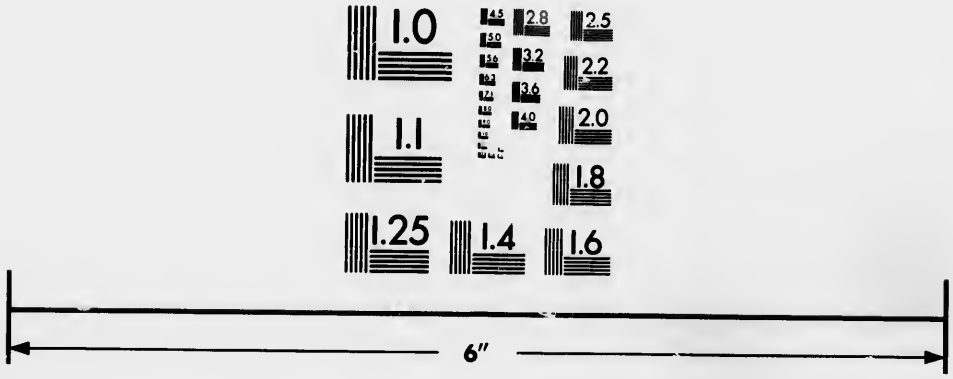
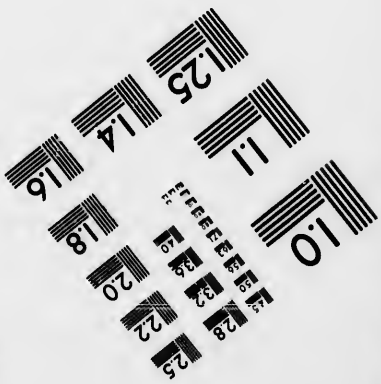


IMAGE EVALUATION TEST TARGET (MT-3)





Photographic Sciences Corporation

23 WEST MAIN STREET
WEBSTER, N.Y. 14580
(716) 872-4503

to me what it all means. Why am I refused a room?"

"W'y! w'y! Well, s'help me if you ain't a corker. W'y cawn't you git a room, guv'nor? W'y, because a corfee shop's more your mark, an' you take my tip an' go there if you want a doss for the night."

And then the millionaire remembered that he was dressed in an ill-fitting suit of threadbare serge, thin at the elbows, baggy at the knees and shiny all over. He left the hotel without a word, and Hebe banged the door after him.

The millionaire hurried from the hotel. There was a new problem for him to solve, and he wanted to think it all out. For the first time he was forced to consider the philosophy of *Sartor Resartus*. It did not occur to him that in parting with his own suit of clothes he was sloughing the armour of his caste. No longer the millionaire, he was now not even respectable in appearance—he was not good enough to mix with the commercial travellers and provincial tourists who put up at Brown's Temperance Hotel in Portsmouth Terrace! The plain-spoken Hebe had revealed the situation to him in a moment when she informed him that a "corfee shop" was now his mark. A "corfee shop"! The millionaire had a dim idea that it no longer meant the literary resort

of the days of Johnson and Hazlitt, but the cheap restaurant of the lower orders. Indeed, if the millionaire had only realized it, Hebe's suggestion might have conveyed to him a still more objectionable taint. However, to the pure all things are pure, and purity and ignorance are much akin.

To a "corfee shop" the millionaire would go; but he thought anxiously of what lay before him on the morrow. It had been his intention to return to the bank, as the manager had promised to make inquiries, and he hoped that with such machinery as an old-established institution like a bank might be able to avail itself of, for establishing the identity of clients, it would be in a far better position to come to his assistance than any means which he himself could devise.

But now he thought the very fact of returning in a livery which bore on it unmistakable evidence opposed to his claims, was a still further barrier to his success. He reflected in thankfulness that in parting with his clothes he had secured a means of cabling to America. After all, the possession of the sovereign was assuredly worth more to him than any adventitious advantage to be derived from wearing superfine clothes with empty pockets.

How he hugged the potent little coin. He rubbed it between his finger and thumb as though to make

sure the superscription and medallion were correct. If he were endeavouring to ascertain the date on the coin, he could not more lovingly caress it. He even felt its weight, as though fearful of some unaccountable diminution in value. With that twenty shillings how different he felt to the almost hopeless condition in which he had found himself that morning. After all it was lucky that he had not been welcomed at Brown's Hotel. From his old experience of hotels, Brown's had struck him as being comparatively humble, and therefore, he supposed, reasonable in its charges. But, after all, if it were so exclusive that a social abyss divided it from the "corfee shop," its tariff might entrench dangerously on his sovereign, so that, as Hebe suggested, the "corfee shop" was, after all, undoubtedly his mark.

He had made for the direction in which he heard the roar of traffic, as he knew that there lay the haunts of poorer men, and that was undoubtedly where he would find a suitable resting-place for the night. And yet what a strange position to be in, he thought, and he ran over in his mind the accidents of that morning—the journey in the train; the painful longing at the sight—the unbeautiful sight—of the eating-house in Euston Road; his interviews with the managers of the Hotel Cosmopolis and the bank; his adventurous trip to Lambeth;

and now his rejection when, for the first time during the long day, with money in his pocket, he applies for rest and shelter and is denied.

He held the sovereign in the palm of his hand, and looked at it in the fitful glare of a gas-lamp. It was, he reflected, the materialized history of one of the most eventful days that even a millionaire could command. If he only dared, he would retain that sovereign and keep it as a memento of this most curious page of his life. He addressed it by turns in entreaty and again in rebuke. In fact, Mr. Pownceby-Smith, seeing in the possession of the little gold coin a way out of his difficulties, was for the first time beginning to realize the grim humour of the situation. In this unit of his fortunes was vested a greater potentiality than, so far as he could command it, lay in the vast remainder of his possessions. Three shillings, he argued to himself, must cover supper and a breakfast if he could possibly find a coffee-shop that would at this scale minister to his requirements. That would leave seventeen shillings as a connecting link with his divorced wealth.

A gaunt, ragged, half-starved urchin eyed the millionaire, and sidled up to him.

"Give us a copper, sir," said he; and, as he held up his attenuated fist, he glanced at the millionaire's open hand and saw the coin. Instantly he grabbed

at it, and successfully. The millionaire shrieked. But 'twas useless, for already the urchin was careering down the street at full speed, the sovereign safely in his possession, Mr. Pownceby-Smith in full pursuit behind, and shrieking out "Stop thief! stop thief!" The urchin disappeared round the corner of the street, and the millionaire, panting and almost exhausted, followed.

But when he reached the corner the urchin was no longer in sight. Opposite him were two turnings and a narrow alley. Several persons appeared in each, but in none of them could the millionaire recognize the juvenile highwayman.

A policeman was standing at a further corner, and the millionaire hastened excitedly across to him.

"Did you see a boy," he panted, "running past here? He has stolen a sovereign from me half a minute ago."

The millionaire was excited, and clutched the policeman by the sleeve, trying to arouse in that dignified official a full sense of the enormity of the offence that had been committed. The policeman resented the familiarity, and, shaking off the millionaire, refused to allow his official equanimity to be ruffled.

"I saw three boys, perhaps four, run by here within the last minute. Which one of the three

or four stole your sovereign? And where did you get the sovereign? Come, none of yer 'ank, you know!"

"I assure you," said the millionaire passionately, "that I was looking at a coin in my hand round the corner, and a boy jumped up, snatched it from me, and ran away."

"Well, just fancy, being idiot enough to hold a coin in your hand! Why didn't you keep it in your pocket?"

"Oh, cannot you help me?" wailed the millionaire. "It was all I had in the world."

"Well, you find him and give him in charge, and I'll take him to the station. That's all I can do for you."

The millionaire saw it was useless to plead further with the representative of the law. Indeed, that burly official turned away in such a decided manner that Mr. Pownceby-Smith was rather afraid of again approaching him. He looked anxiously along the three thoroughfares which the boy had to choose from in his flight. For more than half an hour he continued to explore them, but without success, and then, utterly dejected, he sank on one of the seats provided by a considerate county council, and burying his head in his arms, he sobbed like a child.

CHAPTER X.

THE MILLIONAIRE SUPS "AL FRESCO"

THERE is a state of coma caused by the exhaustion of grief in which the senses are perfectly alert if aroused, but in which they enjoy a respite from the exercise of their faculties should nothing happen to disturb them. In this coma the millionaire sat, after his sobs had subsided, with his head buried in his arms as he leant on the back of the seat.

He was conscious, in a dim sort of way, of his loss; he knew, too, that the terrible problem of the night lay before him, and that he should be up and doing; but it was so much better to lie quite still and do nothing, not even to think. The wind was sighing in a dreary, mournful key through the swaying branches of the trees inside the square—it was soothing as the song of birds in the distance; the far rumble of the continuous traffic broke dully in his ears—it was musical as the beating of surf on a far-away shore. The millionaire, had the choice

been put to him, would have elected to remain there until his soul passed into the dreamless night rather than awake to face the struggle and anxiety of a fight for existence. He almost snarled when a sympathetic voice sounded in his ear, and a hand was laid gently on his shoulder. He did not look up, and felt inclined to ask in a temper to be left in peace.

And then it occurred to him that it might be some agent from the many missions who annually absorb large revenues to promote works for the relief of the destitute and the succour of the despairing. Perhaps it might be even one of the charitably disposed of his own class, coming with a heart of mercy to find the shelterless and outcast and help them.

Rousing himself, he looked up, but he shivered when he saw the figure that was bending over him. It was that of a woman of about fifty. Her coarse hair hung in folds over a dirty and wrinkled brow; her face was weather-stained, and bore all the hideous marks of rough usage, neglect, and dissipation. Her clothes were a mass of rags, deriving their warmth mainly from encrusted filth. A bonnet, out of all shape and form, and hanging on the side of her head, completed one of those familiar uncommunicable figures who haunt the shadows of great cities, the odium and the contempt of their fellow-

creatures. For them is no kindness or encouragement, no hope and no pity; their portion is an oath and a kick when they dare to encroach on the living circles; social lepers that they are, their claim to humanity has been forgotten, and missions to shed light in darkness, and comfort on despair, know not of their existence, or, knowing it, care not.

Mr. Pownceby-Smith recognized the type of creature bending over him, and recognizing it, he shrank from the contact as he would from that of a ghoul that had sprung on him suddenly out of the darkness.

"You seem 'ard 'it, old pal," said the woman. "Can I 'elp you?"

How blessed and grateful is the offer of even powerless assistance; the spirit of sympathy it breathes is itself balm to the heart. It mollified the resentment of the millionaire against the hideous creature, although it did not lessen his repugnance.

"You can't help me," said he, "but I thank you for your kindness."

"Now don't be too sure," said she, and the millionaire looked up surprised, the woman in adopting a firm tone dropping the twang of the street dialect. "I don't think you 'ave often dossed on a street bench before, an' your 'ands don't seem to go very well with the clothes you 'ave on."

"No," said the millionaire, "that is quite true. I am down on my luck, and in a very sorry plight, but —but—well, you can't help it, can you?"

"Are you 'ungry?"

"Very."

"Well, I can 'elp that

The millionaire looked at her wistfully.

"That's all right," said she. "I cawn't give you a doss, but I can give you somethin' to eat. 'Ere, come along to the stall."

"The stall——"

"O Lor', you'll stawrve, if I don' look after you. 'Ere, come along."

The millionaire rose and followed her. She trudged along in front, a shapeless outline, her heels showing through her shoes and stockings, and the former flapping loosely against the flags at every step.

"The stall" stood at a corner of the square, and its proprietor, a beefy individual, had just served two urchins with steaming coffee and bread, which they were devouring with the zest of famine. They were each so like the boy who had made away with his sovereign, that the millionaire started as he saw them, but a second glance showed that the likeness lay merely in their common wretched aspect.

"'Ello, Sal," said the stall-keeper, as the million-

aire's escort got within the range of the naphtha lamps, "'ave you got a mash?"

"I've got a tanner," said Sal, "an' so you needn't flurry your fat about wot don't concern you."

"Well, wot do you want?"

"Never you mind," returned Sal. "You just keep your place, an' wait till customers as 'onours you by comin' to your bloomin' stall chooses to tell you what they want."

"Go it, go it," said the merchant.

"I will go it, you——" (several adjectives).

"Blest if I'll serve you, if you don't keep a civil tongue in your 'ead."

"Not serve me?" shrieked Sal. "Why, if you wasn't to serve me, I'd smash you and your stall, if I got five years for it."

The millionaire, in spite of his hunger, was tempted to go away, and yet he could not help noticing that the urchins who were feeding at the board took not the slightest notice of the colloquy that was passing; had it been a discussion of the weather, it could not, apparently, have had less interest for them.

Sal's threat appeared to have a soothing effect on the caterer.

"All right, Sal," said he; "you know I didn't mean it, on'y you do rile one so——"

"Then you should keep your mouth shut. Who arsked you to pass any remarks on my friend or me?"

"Well, it's all over now, Sal; wot can I git you?"

"I want a big cup of corfee."

The thought occurred to the millionaire that he had fallen even below the mark Hebe had set for him. This was not even a "corfee shop!"

"Four doorsteps," continued Sal, "and two eggs! That's a tanner, an' mind you jolly well giv' me vally for my money."

The coffee was boiled out of all taste, it was poor in quality, and it was smoky, but the millionaire thought he had never tasted mocha more delicious. And how soft and agreeable was the scaly bread, and what a luscious and delicious flavour the stale eggs had! The millionaire never enjoyed a meal better in his life. It brought him more satisfaction than his dinner "*ally cart*," because then he had suffered from an exhaustion of hunger which had almost destroyed the power of enjoyment, whereas now he was merely sating a voraciously whetted appetite.

Sal walked into the shadows while the millionaire was eating. When he turned away from the stall she rejoined him.

"Well," said she, with a laugh, "do you feel better now?"

"Yes, thank you," replied Mr. Pownceby-Smith. "I feel much better."

"Come and sit down for a few minutes," said she, moving towards the seat. "It's al'ays best w'en you 've gone a long time without. It 's early yet."

Big Ben at the moment began to chime eleven.

The millionaire felt the wisdom of the advice, but in obeying it he had further reasons. In the first place he did not know where else to go, and then he thought it probable that this bedraggled patron might still further add to his indebtedness by advising him out of the store of her obviously vast experience what was the next thing a destitute man could do. She bore unmistakable evidence of being able to offer expert directions on the subject.

"I don't know how I can repay you for your kindness," said Mr. Pownceby-Smith, taking his seat, while his companion pulled her ragged shawl closer about her neck. "But don't let me keep you too long. You may want to be getting home."

"Where?" asked his companion in a high note of surprise.

"Home!"

"Got no 'ome."

"You have no home?" said the millionaire, and then he hesitated a moment. "But—but—excuse me, but how or where are you going to spend the night?"

"Don't know; don't care. That 's easy, ain't it?"

"You—you surprise me," exclaimed the millionaire.

"Ah! you ain't used to it—*yet*. It 's al'ays surprisin' at first, but it comes nat'ral enough in time. When I had that tanner just before I saw you, I was just thinkin' to myself: 'shall I 'ave somethin' to eat, somethin' to drink, or shall I 'ave a bed?' All worry, you see; an' worry ain't no good to anyone. I sees you, an' there 's an end o' the tanner, and an end o' the worry."

The millionaire was learning a great many new things, and among them was the strange madness which induced a miserable creature like this to spend all she had on a starving stranger, and go hungry and houseless herself for want of it.

"I feel very guilty," said he, "to think that I deprived you of the means of getting food and shelter——"

"Don't worry about that," said she, hitching up her shawl to cover a huge rent which bared her neck. "It 's almost a dead cert that I 'd 'ave spent it in drink."

"And your charity was greater than even your love of drink," said the millionaire musingly.

"I say, but you 're a rum 'un to be out like this. 'Ow did you come to it? Out on ticket, and badgered by the coppers, is it? But it cawn't be thet. Your

'ands ain't done no oakum-pickin' or breakin' stones; 'ow is it?"

"I am not a poor man, by any means," said Pownceby-Smith; "but my friends are—are out of town, and not having any money with me, I am in sore straits until they return. To-morrow I shall most probably be a rich man."

"Oh, rot!" said the lady with vehemence; "wot's the good of pitchin' that yarn to me?"

"None," said the millionaire, a trifle testily, "but you asked for it."

"But 'ow 'ave you got them worn-out slop clothes if you 've only come down a day or two?"

"I sold my own to a pawnbroker," replied Mr. Pownceby-Smith, "for a sovereign and this suit; and just round the corner, as I was looking at the coin, a boy snatched it from me."

The woman burst into a fit of hearty laughter.

"Well, of all the stories I ever 'eard this takes it."

"You don't believe me?" asked the millionaire, wondering if anyone ever again would believe anything he said.

"I do," said she, "and that's w'y I 'm laughin'."

The millionaire felt relieved, and then his curiosity in the new phase of life revealed to him by his companion prompted him to question her further.

"Where do you think it likely that you 'll spend the night?"

"Don't know; don't care."

"And I have taken from you all your money; how will you get anything to eat?"

"Prig it, p'r'aps; do without it if I can't. May find a mug to give me a few coppers for fear I'd dirt his shirt-front or swear at him."

"But suppose it is not enough to pay for a bed, what will you do?"

"Get drunk with it. That's the best of drink, that a little of it knocks you over w'en you've got no food. It's all right when you're drunk; you don't want neither food nor bed then."

"And where would you sleep even then?"

"W'ere you fall."

"But you might be locked up!"

"Well?"

The millionaire recognized the philosophy of the remark.

"I've bin locked up 'underds of times," continued the woman. "'Cock-eyed Sal' is well known to the police-courts, but I ain't no more cock-eyed than you. But it don't matter. Nothin' matters!"

The curious creature puzzled and interested the millionaire in spite of himself.

"I can't help thinking," said he, "that at some time or other in your life your circumstances were very different. I think you have not always lived this sort of life——"

"*Je suis—je suis—je suis—n'importe*—oh, hang! I forget it. There's heaps of 'em in the gutter," said she, "who have learnt books only, and never learnt anything about life, an' then they go smash when they've got to face it."

"I am really a wealthy man," said Mr. Pownceby-Smith. "Now I can do nothing, and even to-morrow may not be quite ready, but in a couple of days all that money can do will be in my power. Will you let me lift you out of this wretch——"

"Chuck it, chuck it! I'm not going to stand preachin'. I'm fifty, unless I've lost count, and for thirty years I've swore and drank, and drank and swore. Would you like to hear me swear? There's no one can come within a mile o' 'Cock-eyed Sal' when she starts——"

"For Heaven's sake, don't." And Mr. Pownceby-Smith turned away, and a big tear stole into his eyes. He could picture to himself the miserable creature studying how most effectually to preserve the chastisement of reprobation, and he vaguely regarded the action as one calculated to stifle every whisper of conscience, or the harbouring of a hope.

"You'll come to it yourself in time," said she. "We all begin like you, trying to git back, trying to git back, an' you sink an' sink, an' swear an' drink, an' then you don't care. It's all the same, everything!"

"And this night for you, penniless at eleven o'clock, is no worse than—than other nights you have spent?"

"It's better'n most, for I've eat nothin' since mornin', an' even a penny 'll send me blind."

"So you're 'ere agen, are you?" said a harsh voice behind them, and the millionaire, looking up, saw a young and burly policeman pushing his wretched companion with a shove that was half a blow. She was taken by surprise, and fell forward a helpless heap in the gutter by the kerb. A second policeman who stood by laughed at the fun.

"Curse you," she shrieked, as she endeavoured to rise, "curse you! May you——"

The millionaire shuddered, and went to her assistance.

"Go away, you fool," she hissed in his ear, as she pushed him away from her. "They'll lock you up too, if you don't."

"Now then, Sal, git along out o' this. We've 'ad enough o' you about 'ere."

As the policeman spoke he caught her roughly by the shoulder, and flung her across towards his companion. That worthy stepped alertly on one side, and, sending his leg out in a sweeping direction, he knocked her off her tottering supports and sent her down in a heap, the fall resounding with a sickening thud that made the millionaire's heart stand still.

He was about to protest, when a woman of the same class as the victim held him back.

"Don't you s'y nothin'," said she, "or they 'll knock you about too, an' run you in. 'Tain't no use doin' nothin', an' it 's best to keep yer mahth shet."

When Sal recovered herself she poured out on her persecutors a volume of wrathful abuse, and flew at them like a wild cat. But her assaults were of no avail. As she approached one stalwart officer, he either checked her career with a blow, or his companion sent her sprawling with a kick, amid the jeers and laughter of a fair-sized crowd which had now collected. The one-sided game with this wretched human football lasted several minutes before the officers were tired of the sport and dragged her away, scarce able to shriek oaths through the blood, to be thrown in a cell for the night, to be immolated on the altar of the law in the morning.

The millionaire, well-nigh sick with the horror of the common incident which was so new to him, turned away as the jeering crowd followed the policemen and their victim.

CHAPTER XI.

THE MILLIONAIRE GOES TO THE WORKHOUSE

AS he went round the square seeking for an outlet in the opposite direction to that taken by the police, he came on an urchin who was crouching by the railings, sobbing. The millionaire was inclined to pass on, but some irresistible impulse impelled him to pause. He was getting intimately acquainted with misery, and it seemed to possess a power of appeal to him which was stronger than it had ever exercised before.

"What is the matter, my little man?" he asked.

"Nothin'," was the reply between the sobs.

"Oh, come," said Mr. Pownceby-Smith kindly, "you wouldn't be crying for nothing."

"Nev—never mind."

"But I do mind. I don't like to see little boys out in the street crying at this time of night. Why don't you go home?"

"Got no 'ome."

"Do you mean to say you have no parents?"

"Dad's chucked me out, an'—an'—gone on the booze."

"But your mother?"

"I don't know w'ere she is. 'E knocked 'er abaht."

"Why was it?"

"Becos I 'd—I 'd—a suvering, an' the' was a fight over it."

The millionaire seized the boy by the arm and dragged him into the light.

"You wretched little boy!" said he. "You stole that sovereign from me."

The boy began to blubber afresh, and this time it was solely from personal fear.

"I couldn't 'elp it, sir; I couldn't 'elp it."

"Don't tell me you couldn't help it," said Mr. Pownceby-Smith indignantly. "Do you know, you wretched little boy, that, owing to your theft, I haven't got a farthing, and that I 've no idea—no idea whatsoever—how I am to spend the night?"

The boy blubbered more than ever. "Oh, please, sir, don't lock me up. I 'll never do it again, sir."

"What have you done with it?" asked the millionaire.

"Please, sir, I took it 'ome, an' I giv' it to mother, an' that was 'ow all the trouble 'appened; for father knocked 'er dahn and took it from 'er, and then 'e kicked me haht, an' said 'e 'd murder me if I went back agen, because I took mother's part."

"Then is there absolutely no hope of my getting back my property? If I promise to forgive you, will you tell me how to get back my sovereign?"

"Git it back from fawther?" asked the boy, checking his tears in his amazement.

"Yes."

"Cawn't git nothin' from fawther!" said he decidedly.

The millionaire felt that the position was hopeless. The loss of the sovereign had contrived to make yet another homeless for that night, and that other almost a babe. He could neither derive comfort nor deduce a moral from the circumstances. He was a speck on the eddy, and must go with the whirl. So he released the boy, who disappeared over the crest of the darkness, and he continued his aimless way.

It must be approaching midnight, and his mind was racked with conjectures as to how he might spend the intervening hours until he started on exploiting the possibilities of another day. It never occurred to him as possible that he could remain in the streets all night; he viewed it as an absolute necessity that the night-hours must be spent under a roof.

But then, as Sal had reminded him, he was inexperienced in the sort of life he was now leading.

He had not as yet got over the horror and surprise the unexpected treatment of Sal had occasioned him.

Had it not been for that, he would have felt more anxious, conscious as he was that the hands of the clock were slowly but surely creeping up to the stroke of midnight. Stranger that he was, not only to his experiences, but also to London, he knew that if he must learn, it must be of those who knew. But to whom should he turn? The respectable citizen feared he was begging; from the disreputable he shrank; and of the policeman he was now positively afraid, remembering that he no longer was shielded by the influence of fine raiment. And yet he knew it was hopeless to roam on aimlessly as he was now doing.

At this moment he saw a man of comfortable appearance approaching him. The millionaire mustered up resolution enough to address him:

"Sir——" The man stopped, and so did the millionaire. The words he had arranged to utter stuck in his throat.

"Well, my good man?" said the stranger encouragingly, and the millionaire felt encouraged.

"I hope you will excuse me," commenced the millionaire; and then he stuck again.

"Certainly. Tell me your trouble."

"I am a stranger in London."

"Ah! and London is such a wilderness." And the stranger sighed.

"I am homeless and penniless. Can you help me?"

'My advice is at your service, my poor fellow."

"That is what I need," said Mr. Pownceby-Smith.

"Ah! you are worth helping," said the stranger. "I would advise you, my good friend, to be firm in your hour of adversity, and not to be tempted to step aside from the path that is inoffensive; let your life be as a sweet savour——"

"There is no likelihood of my being tempted to any wickedness," said Mr. Pownceby-Smith; "the advice I want is that which will point out to me where I am to get a bed to-night."

"And who am I that I should pretend to know? So little versed am I in worldly affairs that I could not presume to interfere in them. What material help I can render to those less fortunate in the world's goods than I am, I place in the hands of the Charity Organization Society, who will see that it reaches only the deserving. If you go to the Charity Organization Society they will inquire into your case. The hours are ten to four——"

"What is the good of ten to four hours to me? Where am I to sleep to-night?"

"My good friend, how can I tell?"

"You are either a fool or a hypocrite, I don't know which," said Mr. Pownceby-Smith, passing on indignantly.

The stranger threw up his hands in horror and hastened away.

A workman trudging homeward, his tools on his back, struck the millionaire as being one who would be likely to assist, and he addressed him.

"Don't think I want anything from you," said he when he had explained his position; "I merely wish to know if you can tell me of any resource under the circumstances."

"Well, mate, it'll come 'ard with you, I'm thinkin'; but I suppose what can't be cured must be endured, as the sayin' is. The only resource, as I can see, is the 'ouse."

"What house?" asked the millionaire.

"The work'us, o' course, the casual ward."

"Can I demand admittance there?"

And Mr. Pownceby-Smith grimly determined to bite the dust by availing himself of any resource sooner than succumb.

"Well, under the law, I b'lieve you can demand it, but w'en you 've got to do with the law, they don't care much for the law theirselves; so, as it 's lyte, I 'd advise you to arsk a policeman to go to the door with you."

"I will," said the millionaire. "Can you direct me to—to the workhouse?"

"Well, St. Andrew's is the nearest. If you keep down there as straight as ever you kin go, it will tyke you near it, and then you had better inquire again."

"Thank you very much," said the millionaire. "Good-night." And with elate steps he hurried down the road to the workhouse.

The workhouse was not of an aspect likely to tempt to vagrancy so far as the outside was concerned. Indeed, strong as his resolution now was, the millionaire shuddered slightly as he looked up at the gloomy walls and the cheerless, uncurtained windows.

Mr. Pownceby-Smith thought it best to take his new experience like unpalatable medicine, at a gulp; and so he made over to the policeman who was standing at the further corner.

The millionaire was getting proof to shocks, but he experienced one now which was so totally unexpected that he almost began to wonder if he were awake. He had at last run across a sympathetic and kind-hearted policeman.

"Can you tell me," the millionaire had asked, "how I am to secure admission to the casual ward?"

"Stony?" asked the policeman.

"I am penniless."

"'Ard luck! Well, never mind; think there's better times in store, an' it 'll help you to pull through. It's rather late to get into the casual; ten to one they'll say they're full up, but I'll go and see what I can do for you."

"Thank you," said the millionaire, following the

policeman as he strode across, and wondering that he should have shown so much interest in his fate.

The policeman knocked at a dirty door, which, after a while, was opened by a grumbling porter.

"S'help me!" said he; "is there another of 'em?"

"This ain't a reg'lar," said the policeman.

"They're all reg'lar," grumbled the porter, with a melancholy attempt at cheerless wit, "reg'lar noosances."

"Oh, well, they 'elps to keep you, at any rate."

"They keeps me awake. But I don't think we've got any room. I'm certain we're full up."

"I'm certain you are not. I've seen all that have gone in——"

"You've seen all that's gone in since you came on dooty at ten; but 'ow can you tell, Mr. Clever, 'ow many was on the rope before that?"

"Because I 'appen to know; d'you see?"

"Well, come on!" said the porter to the anxious millionaire, with a suddenness that startled him. "What are you 'anging houtside for, when the door's hopen?"

"Well, good-night, old chap," said the policeman. "Wish you better luck."

"Good-night," said the millionaire. "I am very——"

"Oh, come along, an' don't stand palaverin' there,

or I 'll shut the bloomin' door on you." And the porter suggested an action suitable to the threat. The millionaire, afraid of its being carried into effect, hurried through, and the door was banged behind him.

The porter entered a dingy little office on the right, and opened a book. "Your nyme!" he growled, seizing the stump of a pen.

The millionaire reflected for a moment as to what name he should give. In a few hours he should have emerged from his present predicament, and his pride revolted from the thought of a workhouse record remaining in existence against him. And then, on the other hand, it might be a necessary precaution for him to have a clear trace of his doings in case the establishment of his identity proved a source of further trouble.

"Your nyme!" shouted the porter, rising in a ludicrous tempest of fury, and banging the book with a crash on the table.

"Now look here," said the millionaire indignantly, "I 'm not going to put up with your uncalled-for insolence. I know nothing about your forms, but whatever is required of me I shall do if you instruct me civilly and respectfully."

"S'help me! s'help me, ten men and a boy!" gasped the porter, falling back in his seat. "Who

on hearth 'ave we got 'ere, the Prince o' Wales or the Hawrchbishop of Cainterberry?"

"You 've got a man, and that 's sufficient for you," said Mr. Pownceby-Smith. "Just see that you treat him as a man, and not as a dog. What do you want to know?"

"Your nyme!"

"Reuben Pownceby-Smith."

"R-u-b-e-n, Reuben," drawled the porter, writing laboriously, "S-m-i-t-h, Smith. Never mind the 'P'y.' Two nymes is good enough for a pauper."

The porter had decided for him. He was incognito, a pauper, but incognito. There was also the saving clause that it was not his own doing.

"W'ere did you come from?"

"Liverpool."

"W'ere did you larst sleep?"

"Star Hotel, Liverpool."

"Well, cut awf and take yer clothes hawff."

"Where am I to go?" asked the millionaire.

"Stryte dahn."

The millionaire went down the stone corridor and entered a large room, round the walls of which were shelves partitioned into compartments.

"Tha 's yours," said a porter who met him at the door. "Shove 'em in quick, an' mind yer not long abaht it."

The porter turned on his heel and went out. Then Mr. Pownceby-Smith saw that a very dirty, very ragged, and very demoralized specimen of the human race was undressing—or, rather, letting his loose rags fall off—near him.

"Yer a noo 'and at this gyme, pel, ain't you?" asked the specimen.

"Yes, I am," replied the millionaire, shivering at the prospect of his clothes being mixed with the other's rags. "Can you tell me what we have to do with our clothes?"

"You shoves 'em up in the pigeon-'ole, an' w'ile yer 'avin yer beauty-sleep they looks arter 'em for yer."

"Do we retain our—our shirts?"

"Nah!"

"We—we undress altogether?"

"Stawrk!"

"I 'll try and retain my shirt."

"You cawn't; it's agin' the rules. Besides, wot's the good? There ain't one in ten of the gents as comes in 'ere 'ave a shirt. W'y, mine is on'y a neck and a frill, and wentilated hawrms."

"I 'll ask them, then, as a favour," said the millionaire.

"There hain't no fyvours 'ere. You tyke my tip, an' jes' do as the rest, or you 'll be chawrged with bein' a refractory pauper——"

"What would that mean?"

"It 'ud mean bein' 'auled afore the beak, an' gettin' fourteen 'awrd."

"Do you mean imprisonment?" gasped the millionaire.

"That 's jes' abaht the size of it, pel."

"Nah then, are you ready?" called out the porter; and the specimen, letting go the last hold on his tapestry, stood *in puris naturalibus*. The millionaire saw that there was nothing for it but to follow his example, and, with much repugnance, he did so.

"What 's next?" he whispered to his companion.

"The bawth," was the reply. The specimen led the way, and the millionaire followed, inwardly fearful of dire results through treading the cold stone flags with his bare feet. The porter showed them both into the same bathroom.

"Nah," said he, "git it over quick. We don't want to be 'angin' abaht 'ere all night."

With that he closed the door on them.

"What—what does it mean?" asked the millionaire faintly.

"It means that we 've got to pig it. Lor' bless you, two 's nothin'! W'y, I 've hawften been four in a bawth. They 's supposed to 'ave a bawth for each one; but supposing goes a long w'y. Look 'ere, you jump in first."

It was the only way out of the difficulty for the disgusted millionaire; into the bath after his companion he would not have gone if he were sent to gaol twenty times for it.

"You don't want no supper, I suppose?" said the specimen.

"No; I had some," replied the millionaire, and his mind reverted with wondering pity to Sal. Where was she, poor wretch, now, and what state was she in?

"So 'ad I," broke in the specimen. "I hain't sech a fool as to come in for their muck."

"What do they give?"

"Eight hahnces o' sawdust bread, an' hany amahnt o' water."

"'Ere y'are! 'Urry up." It was the porter, who this time handed in two flannel shirts.

"An' nah," said the specimen, as they arrayed themselves, "for ahr beauty-sleep!"

"You know the w'y, Corkes," growled the porter.

"Oh, yes," said the specimen. "I knows all the corridors in this yer 'otel; you needn't trouble, 'boots,' to show me."

"Nah, not so much o' yer sarce! an' min' yer don' stawrt jawrin'."

The dormitory of the casual ward was a long apartment. When the millionaire entered with his

companion he noticed a large number of slung hammocks, which all seemed occupied.

"Well, that's a blessin', any 'ow," said the specimen. "The ropes is hall ockypied, so we can 'ave a plank. It's more comfor'ble by far."

The millionaire found a bare plank, with a raised board for a pillow, with a gift of two blankets to dispose of as he would, anything but an inviting prospect. Resolution was at all times, however, a strong trait in Mr. Pownceby-Smith's character, and as he had determined to make the best of the worst, he resolutely imitated his companion in wrapping the blankets round him, so that they should do a double duty as a covering and a mattress.

"Just one thing more," whispered the millionaire. "What do they do with our clothes?"

"Bake 'em," was the reply.

"Thank you. Good-night."

"Good-night."

The millionaire was awakened at half-past five. Starting up, he found his clothes lying in a neat bundle on the foot of his plank.

There was an immediate babble, which rendered any further sleep impossible, so he sat up and looked about him.

"Mornin', matey; 'ow did you sleep?" said the specimen.

"Exceedingly well," replied the millionaire, "much better than I thought was possible."

"Nah you 'll 'ave to 'urry up an' git dahn to breakfast. They don't sahnd no gong in this yer 'otel."

The millionaire dressed hurriedly, and followed the specimen.

"I s'pose you won't care for the breakfus'."

"Oh, I 'm—I 'm really not particular."

"No more are they. I expec', though, it 's the first time you 'll have 'ad a meal of sawdust and water."

"Is that the breakfast?" asked Mr. Pownceby-Smith faintly.

"That 's it."

"I 'd—I 'd really rather go out now," said he; "I don't feel like eating anything."

"Go aht nah?" said the specimen. "W'y, you must be a green 'un. Don't you know you cawn't go aht to-d'y?"

"Not go out to-day?" said Mr. Pownceby-Smith. "What do you mean?"

"W'y, simply thet, in course. You cawn't get board and lodgin' and washin' and attendance for nothin', can you? You 've got to p'y for it, an' you 've got to do a d'y's work."

"Do you mean that they will require me to remain in here all day to-day?"

"As sure as heggs hain't happles. But they 'll give

you two hounces of bacon, more sawdust an' more water for dinner, an' more sawdust an' water for supper, an' a bed to-night——"

"But I can't, I can't; I must go out," said the millionaire, with a feeling of desperation.

"Well, it hain't no use carryin' hon. If you do they 'll on'y put you in chokey as a refractory. You must break three 'underd o' stones, and that 'll tyke you all d'y, unless you 're mighty clever at the gyme."

"But if I go out to-day I can regain my position, I can find my friends, and get all the money I require. If I remain in, I don't know what will happen. Is there no way of arranging it?"

"On'y by a trick."

"What trick?" asked the millionaire with a sigh.

"You 'd better 'ave yer breakfas' quiet an' s'y an' do nothin'! Then go to yer cell an' pretend to try an' break the stones, an' w'en the doctor comes at ten you must try an' git rahnd 'im. 'E 's yer on'y chawnce. The master 's a 'ot 'un, an' would lock you up without 'earing a word!"

The millionaire felt he could not do better than follow the specimen's advice, so he nearly choked himself in the endeavour to swallow a few mouthfuls of the very dry brown bread. Then, after "breakfast," he was conducted to his cell to break stones in payment of the kindness that had been shown him.

CHAPTER XII.

THE MILLIONAIRE LEAVES THE WORKHOUSE

THE cell to which the millionaire was conducted was narrow and furnished with but one window, which was placed at such an elevation as would not tempt the occupant to waste his time on an untempting view. It was, in fact, in every respect rather gloomier than the pictures of prison cells which the millionaire, whenever he had thought of such civilizing factors, had conjured up in his mind.

There was a large heap of stones at the further end of the cell, and the porter who conducted him to his task was succinct in his instructions.

"You must wear this shield on your face to protect yourself from the chips," said he, "and you must break them small enough to pass through this sieve. Have you any complaint to make, or do you want anything?"

"I am too ill to do the task," said the millionaire. "I was unable to eat any breakfast, and under any exertion of this sort I shall faint. I am not used to

work, as you can tell by my hands, and have lost my appetite, which renders me very weak."

"Do you want to see the master?"

"I don't want to trouble the master, but I wish to see the doctor."

"Do you wish to have him specially summoned? Remember that you will be severely punished for malingering."

"I am not malingering," replied the millionaire, "but I do not wish the doctor specially summoned. I will try to do what work I can, but I wish you to send the doctor to me as soon as convenient, as I fear I am far from well."

"I will report what you say when he comes at ten o'clock."

With this, he closed the door of the cell, and the millionaire was alone with his hammer, his shield, and the heap of stones.

He attempted to break the stones, and the task interested him by its very ludicrousness. He could never remember having used a hammer in the ordinary way before to accomplish any special object, and he was amused to find how uncertain his aim was. He could not strike, try as he might, in the exact spot he aimed at, and it amused him to see the hammer blundering off at the side, or the stone turning up under the ill-directed blow. And then, when

he had experimented in this way for a considerable time, it suddenly dawned on him that with it all there was not the slightest appearance of the stone breaking.

Supposing he had no intention of endeavouring to effect his escape, and, like an honest loafer, had attempted the allotted toil, he would have made but little headway. Surely, if he saw the necessity, he would be able to surmount this difficulty, as he had all others; and, to test a prowess he might have exerted, he directed a series of blows with all his might against the recalcitrant rock, under which it at length divided. The millionaire was pleased.

Like every strong-minded man, he disliked being beaten, and he plumed himself at not being baulked even by stone-breaking. Then he set himself to pound the stone to fragments small enough to escape the meshes of the sieve. The task was fairly easy while the pieces were large, but when they were reduced in size he found it difficult to concentrate the strength of his blows on them. They had also a nasty knack of flying from under the hammer uninjured, while threatening disaster in their route. This annoying habit of theirs irritated the millionaire, and after a while he perfected himself in a practice which obviated the difficulty. This was to hold the stone in position until the hammer was about to

descend on it. This seemed to have the effect of guiding the blow more surely, and by adopting this expedient he was successful in getting quite a heap of stones to pass through the sieve.

But with practice grew temerity, and temerity led to disaster. The millionaire kept his hand too long on the stone, or the hammer was aimed less precisely than usual, but, however it happened, the result was that it descended with crushing force on the millionaire's thumb. Mr. Pownceby-Smith yelled with the pain, and danced round the narrow limits of his cell hugging his injured member under the arm of its fellow until, chancing to step on one of the stones of his own fashioning, he slipped and fell on the heap—a vagabond on a vagabond's throne.

There was no help for it now; even if he had not intended adopting a ruse to influence the doctor he was now unable to break any more stones, and his thumb would be all the better for some medical attention. He would, however, gladly put up with the inconvenience if it influenced the doctor to excuse him from any further work.

It was a weary experience, the waiting for nearly three hours before the doctor came, with a cheerless view of four unlovely walls and an accusing heap of stones at his feet. But, slowly as the hands of the clock travel, they reach their destination surely, and

It was with a feeling of thankfulness that the millionaire heard the various town clocks striking an hour he knew to be ten. He could not count the hour, because the strokes of one intermingled with another, which differed only by about a semi-tone, and then another broke in with a distracting difference of key, which made him unable to decide which of the semi-tones was the clock he was originally counting. He had endeavoured to distinguish, but when he counted eleven he knew he was wrong. The clash of pitches continued for some time and then ceased.

The millionaire waited impatiently, but he had to listen to the chiming of the quarter and the half-hour before the doctor came.

"Well," said he when he arrived—and he cast a curious glance at the abundance of unmolested stones —"have you any complaint to make?"

"I am very ill, doctor, and weak," said the millionaire, with an attempt at suitable tones.

"Open your waistcoat."

The millionaire, with a smothered desire to rebel, obeyed.

The doctor applied the stethoscope.

"I can't find anything the matter," said he.

"I was unable to eat this morning; I have had no food."

"I suppose it wasn't good enough," said he, "but

if it 's wholesome I think that is all paupers should require."

"That may be," said the millionaire, with a faint show of heat he was unable to repress, "but I don't think it worth a day's hard work."

"Well, it 's a voluntary bargain; you need not have accepted it. We didn't ask you to come in and sleep in our beds and eat our food."

"I understand that this was provided as a charity to the destitute, and not as a commercial transaction."

"You 're not asked to understand anything. The rules are there, and as you have chosen to avail yourself of them, you must carry them out."

"I understood that in England citizens were free What right have the officials of this place to detain me—practically to imprison me——"

"Are you not English?"

"No, thank Heaven; I 'm an American."

"Well, I suppose you have workhouses in America?"

Mr. Pownceby-Smith had taken such little interest in such affairs that he was quite in the dark as to the American method of treating the destitute, but with a native shrewdness he relied on bluff as the best substitute for knowledge. So he said:

"We have, and when a citizen is hard pushed for a night we shelter him, and rely on his paying for

the accommodation when he can. I say that it is against your own law to detain me."

"But we are doing nothing of the sort. You accepted certain assistance, in return for which you agreed to do certain work."

"I didn't agree; I know nothing about the conditions. I must go to my friends to-day—I am a well-known citizen of New York—and then my affairs will be set right. I say that I should not be detained. It is practically condemning a man to imprisonment who has committed no offence. I shall pay for what you have done for me, and in any case your remedy is to sue me for payment, not to imprison me on a hard labour sentence without trial."

"You should see the master. He deals with all this sort of thing—only I hate these rows getting into the papers."

"But I am speaking to you as a doctor. I am ill, and I am not accustomed to work. Look at my hands——"

"What 's the matter with your thumb?"

"I struck it with the hammer——"

"That 's enough. Why the dickens didn't you show it to me before? You are incapable of working through an accident, and at your own request you are discharged. You are sure you don't want to go in the infirmary?"

"Certain. I want to go out."

"Then I 'll see that you are discharged."

It was not long before the millionaire was joyfully crossing the threshold of the workhouse. Big Ben was striking eleven.

Eleven o'clock! The millionaire had no hesitation as to his course. He would go direct to the bank. The manager, in spite of his scepticism, had been careful to avoid any expressed disbelief, and as he had also promised to make inquiries, Mr. Pownceby-Smith, in spite of his many recent bitter disappointments, could not quite crush a hope that was rising in his heart.

He was absolutely penniless once more, and so was obliged to trudge the entire way. He had practically eaten nothing, as he felt quite unable to swallow the coarse fare for which an economic country would have required him to break three hundredweight of stones; but yet he did not feel more than a fairly healthy appetite. He was getting accustomed to repressing the feeling of hunger, short as had been his experience of the amenities of penury. It was not the question of food that troubled him, but the matter of dress. If his dilapidated suit were not good enough for the standard set up by a third-rate temperance hotel, what effect would it have on the manager of the bank?

He could only trust to its bad effect being counteracted by the reasonableness of the process which had caused it. After all, the manager must see the very essence of genuineness in the motive which prompted him to resort to such an extremity so as to secure the means of cabling to America. But then a misgiving occurred to him. While it was reasonable enough to believe that he would part with his clothes to cable to New York, would he find it as easy to gain credence for the fact that the sovereign he had obtained was snatched from him by a street urchin?

In fact, reflection and speculation sent the millionaire's brain into such a whirl that he resolutely set himself to avoid thought in any tense.

The workhouse was, fortunately, not very far from Charing Cross, so that a good brisk walk brought him to it well before lunch-time, and a few minutes later he was once more crossing the threshold of the bank. The clerk who had been so formally attentive and polite was again behind the counter, and the millionaire went up to him, intending to ask for the manager. The clerk, however, received him in such an extraordinary manner that Mr. Pownceby-Smith stood still, speechless and astonished. The clerk stared at him for a moment, and then burst out laughing.

Then turning to a fellow-clerk, who was bending over a ledger behind him, he said:

"You 've won, Wingrave; he 's actually turned up again!"

"I don't think your conduct is at all what it should be," said the millionaire angrily, at which the clerks, who had now crowded behind the counter to stare at him, burst out laughing.

"You 've caused me to lose half a crown," said the clerk he addressed. "I bet half a crown that you would never have the assurance to turn up again."

"There 's no assurance in it," replied the millionaire, "and if you will be good enough to tell the manager that Mr. Pownceby-Smith——"

The clerks at this point interrupted him with a loud and general laugh. The millionaire affected not to hear, and continued:

"—has called to see him."

"If you 'll take my advice you 'll just clear out, and not try on the game any more," said the first speaker.

"You look rather like a Yankee millionaire," said a second.

"If one of you will be good enough to take my message to your manager you can spare yourselves the trouble of making any further impertinent remarks. I can dispense with them very well."

"And we shall dispense with you for a time if you remain long enough for us to send for a policeman. Don't you think you could hit on a better story than to go loafing about in rags talking of being a millionaire?"

"I can easily explain to your manager why I am dressed like this. But why do you all so very decidedly make up your minds that I am an impostor?"

"Because we know it now; we didn't know it yesterday."

"How do you know it? And what is it you know?"

"Look here." And the clerk held up a cabinet photo of Mr. Pownceby-Smith taken only a month before he stepped on board the *Livania*. The millionaire then remembered how he had altered his appearance, and the fact that two days' stubble occupied the shaven portions neither added smartness to his appearance nor much of a likeness to the photo.

"That," said the clerk, "is Mr. Pownceby-Smith, and as you're no more like him than I'm like the Marquis of Salisbury, I should say the best thing you could do would be to go straight out at that door and walk right away as fast as ever you can, and as far as you can, and I should take as many turnings as you can find."

His fellow-clerks appeared to regard this advice as very humorous, and they hailed it with hearty laughter. Mr. Pownceby-Smith had entirely recovered his composure.

"Notwithstanding your kindness," said he, "I prefer to conduct my affairs in my own way, and, if you will be so kind as to convey my message to your manager, I shall be obliged."

"You want to see him?"

"Yes, if you please."

"Very well. But if you don't go out of here with a policeman as a guide, I shall be surprised."

"I should be extremely surprised," said the millionaire with dignity, "if anything of the kind were to happen."

The clerks had stared enough, and returned to their books to await developments at their leisure. The one Mr. Pownceby-Smith had addressed went into the manager's room. Returning in a few moments, he motioned to the millionaire to enter.

Mr. Pownceby-Smith obeyed with a cool self-possession that almost bordered on haughtiness. The treatment he was being subjected to had roused a resentment in him that made him almost forget his anxieties.

"Good-morning," said he, as he entered. "I think I had better explain at once the change that has taken place in my appearance——"

"It has no interest for me," replied the manager. "I am only concerned here in the affairs of our customers. Do you still claim to be Mr. Pownceby-Smith?"

"That is my name."

"You claim to be Reuben Pownceby-Smith, of New York?"

"I am Reuben Pownceby-Smith, of New York."

"Well, you have up to the present failed to convince me, that is all I can say, and certainly without some further proof than your bare statement and appearance——"

"I have offered to explain my appearance."

The manager waved his hand.

"We have obtained the photo of Mr. Pownceby-Smith, taken but a short time before he left New York, and it bears no resemblance to you."

"My clothes do not bear any resemblance to those I wore yesterday," said the millionaire, "and yet I am the same man."

"How do you account for the fact that the photo—do you deny that the photo"—and the manager held up a copy of that which the clerk had exhibited—"is that of Mr. Pownceby-Smith?"

"It is most decidedly my photo!" said the millionaire.

"Your photo?" said the manager. "Then why does it not bear some resemblance to you?"

"It bears as perfect a resemblance as a rather poor photo can bear to the original; if you will only refrain from arriving at hasty conclusions and make allowance for the fact that I have had a portion of my beard shaved and the remainder trimmed in a different style, you will be able to see it for yourself."

"When did you have it shaved?"

"The night I arrived in Liverpool."

"Why?"

"Well, that is another story, and a rather private one. I wished to visit an acquaintance at Bootle, and as I have not seen her for some years, I was tempted, on the spur of the moment, to revive the appearance I then affected. If you had a six or seven years old photo of mine you would at once be able to see the likeness."

"But there is hardly a single point in the tissue of circumstances you have mentioned which is not, in the first place, unaccountable, and, in the second, involves an explanation without proof."

"However, there is not a single point I have mentioned that is not capable of proof. Take my visit to Bootle. The friend I went to see had removed."

"There! Not a single statement you make but is qualified!"

"It is not unusual for people to change their

residences. My friend had removed, but she had left her address in London: 33, Marsh Parade, Lambeth."

"Where she is residing now?"

"No; she——"

"Really, sir, I cannot spare time for this—this extraordinary chronicle——"

"Yet the fact that you have been apprised of Mr. Pownceby-Smith's journey, and that you should have heard of him before this, would, I should think, suggest to you the taking of special pains in anything concerning him."

"I am desirous of doing so, but I wish to guard myself against being led into a tangle, which—which——"

"You won't offend me, sir!"

"Well, which looks like the imaginings of a lunatic. You say your Bootle acquaintance does not live at 33, Marsh Parade!"

"I found it was only an address for the reception of letters."

"How do you explain the change in your clothing?"

"A man in extremity will seize any chance——"

"Quite so."

"I sold my suit in exchange for this and a sovereign, for I wanted to raise money enough to cable to America."

"And you have cabled?"

"No, I——"

"Then whatever shadow of confidence you inspired in me is gone, for a man in your position with a sovereign at his command would not hesitate to communicate with his friends——"

"That is quite true," said the millionaire. "And I should certainly have done so, but——"

"Another qualification!" said the manager.

"I can assure you, sir," said the millionaire, "that the most trying experience I have ever had in my life is the necessity to make a series of statements in the face of scarcely concealed disbelief."

"I am sorry that I cannot oblige you by dispensing with the common rules which apply to evidence," said the manager. "My whole interest in this matter is purely an official one. Why did you not cable to America?"

"Because last night when I had the sovereign in my hand and was looking at it a boy snatched it and ran away."

"He did not pick your pocket?"

"No; I was looking at the coin, and he snatched it."

"And why on earth were you looking at it?"

"Why on earth should I not look at it?" asked the millionaire, his patience quite exhausted. "If

one had to account for every action it would prove a very hard matter indeed."

"Probably. However, at the present moment, I cannot accept your statement that you are Mr. Pownceby-Smith. If you are, I am sorry that you find such difficulty in establishing your identity to us. I may tell you that I have myself cabled to New York, and you may rest assured that before very long, with the inquiries that have now been set on foot, all doubt in the matter will be set at rest. Good-morning."

The millionaire, with the vague desire to talk which seizes most people when uncertain what to do, was about to address the manager; but that official peremptorily touched a bell, and Mr. Pownceby-Smith once more left the room and the bank.

CHAPTER XIII.

THE MILLIONAIRE MAKES AN AGREEMENT

EUSTON! That was the next place at which he would recover the lost trail of his identity. The millionaire did not hesitate. He was roused to action; his temper was up; he was determined to fight. He would no longer condescend to argue about his identity; he was Mr. Pownceby-Smith, and would demand to be treated and received as such.

Certainly, if it should become necessary, his most certain means would be to endeavour to ascertain if any of America's leading citizens, who would be sure to know him personally, were staying in London. He could easily recall the names of several firms with whom he had done business in the past, but he felt that it would be hopeless to expect any assistance from them, who did not even know of his having left New York, when the officials of a bank, who expected him, practically shut their doors in his face.

Euston was undoubtedly the proper place to go to next. Anyone would be sure to expect him to

have sought the recovery of his luggage, and the millionaire was now beginning to mould his actions with a view to possible examinations.

Mr. Pownceby-Smith was very hungry, but he was too angry to admit it, even to himself; and very much to his surprise he found himself very much refreshed by his night's sleep on the plank bed. Euston, consequently, appeared to be a long walk only because he was impatient, and also because he was not accustomed to walking.

He asked a porter, when he reached the station, to direct him how to set about effecting the recovery of his luggage.

"Better ask at the cloak-room," was the reply, his informant at the same time indicating the direction in which he would find it.

At the cloak-room he was unsuccessful.

"We only deal here," said the official in charge, "with luggage that has been placed here, and for which we have given a ticket. Luggage that has been sent to a hotel and returned would come under the head of lost property. You had better go to the superintendent's office and report the facts."

"But about the bag I have described to you, that I left in charge of a porter at Liverpool——"

"That also would be lost property. You must include it in the report."

At the superintendent's office, Mr. Pownceby-Smith found that it would save time to write his statement, so he described the luggage that was addressed to the Hotel Cosmopolis, and also the bag which he had retained.

The answer came back very speedily. It was very brief and to the point:—

"The luggage returned from the Hotel Cosmopolis will be sent out again to any other address furnished, and will be delivered as speedily as possible, on payment of charges due for transit and storage. There is no information as yet about the other bag, but inquiries will be made."

Mr. Pownceby-Smith could only express his thanks and withdraw. Here, at all events, his right to inquire about his own property had not brought down on his head the impertinence of wholesale disbelief; and, although it placed his luggage as far beyond his reach as ever, yet he could not but admit that the offer to send it to any other address was an exceedingly reasonable one. On reflection, he also noticed that it carried with it to the railway authorities the safeguard of a disposal that might be quoted, and it also secured a receipt for the delivery of the goods.

The millionaire derived a curious satisfaction from the fact that he had not been shown from the office by a porter, and that his statement had not excited

incredulity, but as he glanced at the clock, and saw that the hands were close on the hour of one, he thought regretfully of the brown bread and water he had despised at six o'clock. After all, there is more virtue in quantity than quality in such matters. He had never thought so before, but he was sure of it now.

He had but left the offices a few paces when a stranger, whom he had remembered seeing inside, accosted him.

"You tried a rather tall order, didn't you?" said he. "There's a lot, ain't there?"

"I don't understand," said Mr. Pownceby-Smith, with the involuntary haughtiness with which he had been accustomed to repel the impertinent advances of strangers.

"I mean the luggage," said the man, not a bit disconcerted. "You were trying to get the luggage of that millionaire chap, weren't you? I suppose there's a lot of it."

"Yes, there is a good deal of luggage," assented Mr. Pownceby-Smith.

"Well, come an' have a drink, an' tell me about it," said the man. "Two heads are better than one, and perhaps we may be able to do the trick between us. I could see with half an eye that you stood no chance. They were much too fly for you."

"I thought they were very civil," said the millionaire.

"But they're always on their guard when they're civil. I can always smell a policeman when they're over-polite. But come and have a drink, and we'll talk about it. My name's Sam Jerrett. Perhaps you've heard of me?"

"No, I haven't had that pleasure. But then, you see, I'm a stranger in London. My name's P'y-Smith."

The stranger roared with merriment.

"You'll do," said he when he recovered himself; "that alone is worth a drink."

The millionaire was surprised at the unexpected mirth he had caused, but he followed his new friend to a public-house in the street approaching the station without commenting on it.

His friend led the way into one of the private bars, but having pushed open the swing-doors slightly, he hastily withdrew, and led the way into the saloon bar.

"That was no place for us," said he. "Jenkins, the 'tec,' was there. Fortunately, though, he didn't see me."

The millionaire wondered why the presence of Jenkins should have disarranged their plans, but he said nothing. He was wondering how he could

manage to secure something more substantial than a drink without too flagrantly overstepping the limits of average good taste.

"They've got good bitter here," said his friend. "Will you have that, or would you like something short?"

"I'm rather in favour of something long," said the millionaire, with a meaning laugh.

"Do you mean that you're a bit peckish? Will you have a crust of bread and cheese?"

"If you'll be so kind," said the millionaire, with shamefaced eagerness.

The bitter was wonderfully good, the cheese delicious, and the bread most palatable. The millionaire thought that the ordinary person is not so badly off, after all, with his ordinary fare.

"And now," said the stranger, "how about that luggage?"

"In the first place," said the millionaire, "it was sent to the Hotel Cosmopolis, but, with a careless insolence, the manager there did not reply to the cable which was sent him ordering a suite of rooms. There were no rooms to let, and the luggage was sent back to the station. The superintendent says I can have it by sending them the address of another hotel."

"But don't you think it's a plant?"

"What?"

"Why, getting you to send for them. Suppose they have some handwriting! They'll compare yours with it!"

"I don't think mine can have changed in the last couple of days."

"You're certain of its being the same, every word and every letter, and even the signature?"

"Quite certain."

"Well, then, I think we can do it, although it's a risk."

"I really can't see the risk," said Mr. Pownceby-Smith.

"Oh, well, we won't argue about that. After all, there's a risk in everything. But if the writing is the same, and we can send for them from some big hotel—that's really what they want—I should think we could get them. But it will cost a good deal. Are they worth it? What's in 'em? Do you know? Clothes are not worth much; we couldn't pay for the hotel with 'em."

"There's a hundred pounds in English gold in one of the boxes——"

"You're sure of that?"

"Certain."

"Well, that's good enough. And now it's a matter of terms. After deducting exes, we'll share and share alike. Is that fair?"

"You mean that you will take——"

"Half the spoil. What fairer terms could there be, especially as you can't get any of it unless I help you?"

"Oh, I don't object," said Mr. Pownceby-Smith, and he reflected that he would most willingly sell everything for the power of commanding ten pounds immediately.

"Then that's agreed. But let us have everything clear. The clothes ain't no use to me. What do you say if we take fifty pounds each of the money, and then you keep the clothes and allow me something for 'em?"

"That will suit me," said the millionaire. "Help me to secure the luggage, and you shall have seventy-five pounds."

"Well, if that's agreed, I'm on."

"Then consider it agreed," said the millionaire.

"Well," said Mr. Sam Jerrett, "now that we've thoroughly settled this little arrangement of ours, we'd better thoroughly agree as to how it's to be carried out. There's nothing causes such little plans to be upset, nine times out of ten, more'n a misunderstanding. Whatever story you set out with, stick to it. That's my motto, and that's why I've been so successful. A poor story that you stick to is ten times better than a good story that you're not sure about."

"Yes, I suppose it is," said the millionaire, quite in doubt as to what his friend was driving at.

"I 'm sure it is," said Mr. Jerrett, "so let us make up our minds what story we 'll tell, and then let us stick to it. Now, you say you 're Mr. Pownceby-Smith?"

"Most assuredly."

"That 's right; only mind you stick to it. But don't have too positive a tone. To say that you are Mr. Pownceby-Smith 'most assuredly' is to admit there 's some doubt about it. People never say 'most assuredly' unless they 're writing. However, that 's only a little point compared to your always sticking to it that you are Mr. Pownceby-Smith."

"You need have no fear on that score," said the millionaire, smiling. "I shall certainly always stick to that story."

"Well, now we must go to a hotel, and it will have to be a big one. I think there I must be Mr. Pownceby-Smith."

"You!"

"Yes, because your clothes, you see, give you away. But I won't sign the visitors' book in the hall; I 'll have it sent up to our rooms. Then you can sign it, and you can also write the note to the superintendent at Euston. D'you see? I 'll say at the hotel that you are a man I 've brought in to see to the fastenings of my boxes."

"I don't see the need for all this beating about the bush," said the millionaire, "but I don't care what you say or do so long as you get the luggage quickly."

"After all, that 's the main thing, ain't it?" said Mr. Jerrett. "Well, come along, and we 'll set to work at once. I know a hotel that 'll be just the place—comfortable, high-class, out of the way."

They walked some distance from the public-house, and then Jerrett hailed a hansom.

"We mustn't waste time," said he, "and we must also do the thing in style."

"Salisbury Hotel, Salisbury Place, City," said he to the driver, jumping in as he spoke. Mr. Pownceby-Smith followed him with a curious feeling of elation. To ride in a cab was in itself some assurance of restitution to his proper place in society.

"I 'm rather of a speculative turn," said Mr. Jerrett reflectively as they drove on. "This job will cost close on a fiver if it costs a penny, and it may turn out all wrong. You 're quite sure there 's a hundred pounds?"

"Quite sure," said the millionaire.

"Well, in for a penny in for a pound, say I; and you 'll find I 'll not lose the ship for a ha'porth of tar."

Mr. Jerrett's conversation on the whole was enigmatical to Mr. Pownceby-Smith, but he did not feel critically disposed towards a person from whom he

expected such unlooked-for service; and his share of this conversation mainly consisted of affirmatives to propositions and statements which conveyed no intelligible meaning to him.

When the hansom pulled up in front of the Salisbury Hotel, Mr. Jerrett jumped out, tossed half a crown to the driver, and ran up the steps lightly, Mr. Pownceby-Smith following modestly at his heels. Making his way to the office, he ordered a private sitting-room and bedroom.

"My luggage is at Euston," said he, "and I want it sent for immediately."

"Shall I summon a boy messenger, sir?"

"I would prefer it if you could let one of the hotel porters run up there," said Mr. Jerrett loftily. "He can take a cab, and I should like him to pay all charges for storing and the like. The luggage was sent on to the Hotel Cosmopolis, but was returned, as there were no rooms vacant. He can have the change out of this," he continued, throwing a sovereign on the flap of the window, "if he exerts himself. I am in a hurry for the things, as I have brought this man to see to some of the locks. They were injured in the passage."

The sovereign proved an effectual remedy for any difficulties that might have arisen, and Mr. Jerrett was assured that he would have his luggage without

delay. Then he was obsequiously shown to a sitting-room, which was placed at his disposal.

"Send up in a few minutes," said he, "and I will have the note ready to send to Euston."

When the door was closed, he sank into an arm-chair by the fire and stretched his legs. He also laughed softly.

"I think," said he, "we are doing the trick."

The millionaire laughed sympathetically, and said: "Yes, we are doing the trick, aren't we?" And he wondered why it should be a trick.

"It's the money that does it," said he. "If I wasn't able to chuck down that quid as though it had been a bit o' dirt, we shouldn't have done it so easily. Well, there's the paper, so you'd better write that note to the superintendent. But, for goodness' sake, write it carefully, and be especially sure about the signature."

Mr. Pownceby-Smith did not trouble to reassure him, but seating himself at a writing-desk against the wall, he scribbled a hasty note on the hotel paper:

"SALISBURY HOTEL, E.C.

"DEAR SIR,—Be good enough to deliver to bearer my luggage, returned from the Hotel Cosmopolis. He is instructed to bring it to me here, where I am staying, and to pay whatever charges have been incurred.

"Yours truly,

"REUBEN POWNCEBY-SMITH."

The millionaire handed it to Mr. Jerrett when he had filled the sheet.

"There," said he, "I think that will do."

Mr. Jerrett looked at the note critically, and with a certain amount of distrust.

"I hope it will do," said he, "but you've scribbled it down rather hastily. I should have thought you'd have wanted tracing-paper, or something that way, to make sure."

And then it dawned on Mr. Pownceby-Smith that even Mr. Jerrett did not believe in his identity; and with the thought he formed an estimate of Mr. Jerrett's character which was not flattering to that gentleman. However, tools are rarely clean, and he concluded that it was better to keep his thoughts to himself. It mattered little to him what views Mr. Jerrett held of the proceedings in which they were co-operating.

Mr. Jerrett rang the bell, and gave the note to the waiter.

"Give this to the manager, and see that a messenger is sent to Euston as soon as possible. Let me know when he goes. Meanwhile we'll have some lunch. I should like to have it served here."

"Yes, sir; certainly, sir," said the waiter. "I'll bring you the menu in a minute, sir."

"What are you doing?" asked Mr. Jerrett, turning

round when the waiter had left the room. He was evidently surprised to find Mr. Pownceby-Smith sitting at the desk and writing industriously. "I shouldn't scribble about too much if I were you. Even if you throw the scraps into the waste-paper basket, they have a nasty knack of turning up against you at the most awkward moment."

The waiter prevented the millionaire from replying by entering the room at the moment with the menu.

Mr. Jerrett examined it with the interest of an epicure, and ordered a lunch that even Mr. Pownceby-Smith would have approved under the most favourable circumstances, and wines that gladdened his heart by anticipation.

"The manager presents his compliments," said the waiter, "and says he has sent a porter for your luggage. It should be here in less than an hour, if there's no delay at the station."

The millionaire had turned with the intention of replying to Mr. Jerrett's warnings with some heat, but the order for the lunch mollified him. After all, it was fortunate that he fell in with Mr. Jerrett, and so when the waiter left the room his tone was not unfriendly.

"Perhaps it will surprise you," said he, "if I tell you that I am writing to my banker's. Now that I have got a hotel address, I shall be able to avail

myself of my financial credit; my difficulties are over."

"Hold hard, matey," said Mr. Jerrett; "you must go a bit slow if you're going to run in harness with me. As far as I'm concerned, I'm in for this luggage business, but when that's done, I'm done. I'm not going to try on any further games, and if you're going for his banking account as well as his luggage, all I can say is, hold hard, and just wait until I'm out of it. When I get my seventy-five pounds I'll be off, and then you can do as you blessed well like."

The millionaire laughed, almost against his inclination. He felt that he ought not to condone his companion's moral turpitude, and yet the situation struck him as ludicrous.

"We may as well understand each other," said he. "I really am Mr. Pownceby-Smith, and I think you really are——"

"A railway thief! That's what I am," said Mr. Jerrett, "and I make no bones about owning up to it."

"Well," said the millionaire, "I have arranged to pay you handsomely for assisting me to get my luggage, and beyond the fact that you have rendered me this assistance I shall inquire no further. But I can assure you that I shall remain here, and that

I have no intention of clearing off. What do you think of it—a railway thief helping an American millionaire to regain his own luggage?"

"I'll tell you what I think of it," said Mr. Jerrett decisively. "I think that you're deeper and pluckier than I took you to be, but I think for all that they'll be one too many for you, and that it won't be very long before they'll have you in quod. That's what I think. You Pownceby-Smith, the American millionaire! Do I believe it? No, not a little bit of it. But I believe there's some mystery in it, and I hope it ain't a very bad one. I believe you're simply a version up to date of the Tichborne claimant. That's what I believe. But don't try it on until I'm out of it. We're in for the luggage, and let us finish that job before you start on anything else. An American millionaire! Great snakes! but you have got it bad. You're either the most foolhardy rogue I've ever struck on, or else you're the greatest fool. But whichever it is, you must hold hard. After the luggage comes and I have gone, you can do as you like, but till then—hold hard!"

CHAPTER XIV.

THE MILLIONAIRE LOSES HIS NEW FRIEND

MR. JERRETT'S tirade fairly took the millionaire's breath away, but before he could make up his mind how best to treat it the waiter had entered the room to spread the cloth for lunch. During the intermittent periods of his presence Mr. Jerrett talked of Canadian rails and American cars in a way that Mr. Pownceby-Smith was quite unable to understand or follow. But it impressed the waiter, although he was too well trained to show it much.

All through the lunch, which the millionaire thoroughly enjoyed, Mr. Jerrett preserved an even flow of unintelligible discourse about America and American institutions. Mr. Pownceby-Smith was not sorry that it preserved them from any further discussion of his own *bona fides* or of his companion's avowed delinquency.

The lunch managed to pass three-quarters of an hour agreeably, and then Mr. Jerrett ordered coffee and cigars.

"You see," said he when the waiter left the room, "I do the thing handsomely, don't I? And I tell you what—I shan't ask you to share these exes. I'll stand 'em all myself. I think it was rather lucky your falling in with me this morning."

"Yes," replied the millionaire unreservedly, "it was most fortunate."

"You'd never have done it without me. You've got the pluck, and you've got the ideas, but you rather want just a little more tact. They'd have seen through you for certain, and, besides, you see you had no oof, and you can't do a job like this without oof."

"What is oof?"

"Oof? Why ooftish, posh, money. D'you mean to say you didn't know that?"

"Well, you see, I'm an American, and perhaps the expression hasn't reached New York yet."

"I say, do you really mean to stay here and try and brazen it out that you're Pownceby-Smith, the millionaire?"

"I most certainly do."

"Then if you take a fool's advice you'd do nothing of the sort. You ought to be satisfied to leave well alone. If you get your share of the haul we're now after, you'll have done a good day's work, and you should be satisfied."

"Do you think it's any use discussing it further?" asked the millionaire, and under the soothing influence of the lunch, the wines, the coffee, and the cigars he had well-nigh regained that unruffled serenity which had enabled him to drive amid the ranks of his hungry strikers with a smile of cool indifference.

"No, I blessed well don't think it's any use talking further about it," said Mr. Jerrett angrily, "if you are determined to be so pig-headed as to run your head into the noose. However, so long as you don't want me to join in it, and so long as you don't start until I'm out of the way, it doesn't matter to me."

"I shall not start until you're gone, if you like, though if you just glance at that letter you will see there is nothing for you to be afraid of."

Mr. Jerrett took the letter the millionaire handed to him. It was a brief note, and ran—

"DEAR SIR,

"Circumstances have enabled me to put up at this hotel and regain my luggage from Euston terminus. Under the circumstances I shall be glad if you will instruct one of your clerks to wait on me to-morrow morning, and you will be good enough to instruct him to accept my orders in reference to the credit which my bankers in New York have instructed you to place at my command.

"Yours truly,

"REUBEN POWNCEBY-SMITH."

"That," said the millionaire, "cannot hurt you."

"No," replied Mr. Jerrett; "it can only hurt you. Come, I don't believe, after all, you have the pluck to send it."

The millionaire touched the bell, and a waiter appeared.

"That letter is for the post."

"Yes, sir."

The waiter took the letter and withdrew. Mr. Jerrett whistled low and long.

"Well," said he, "you 've got cheek. I never thought you 'd do it. However, the bank will be closed before that letter is delivered, and they can't get it till the morning. But you deserve to get on. I 'm sure you would if you only went about it more scientifically. Still, people do sometimes blunder on a fluke of good fortune by sheer cheek. If you pull it off I shall come and see you."

"You had better not," said Mr. Pownceby-Smith. "I have no desire whatever to consort with thieves of any description, and, although you are doing me a great service, it is entirely for your own ends, and I shall consider myself completely free of all obligations to you when I pay you the seventy-five pounds we have agreed on. I think if you were to presume to call on me I should be very much inclined to give you in charge."

"Well, I'm blowed if that wouldn't be ungrateful even if you were really the millionaire! Anyway, so far as you know, I've done nothing you could give me in charge for that you're not as thick in as I am. And I know perfectly well which of the two of us will be in the stone jug first."

The entrance of the waiter at this juncture put an end to any further discussion.

"Your luggage, sir," said he, "has just come from the station."

"They have been sharp about it," said Mr. Jerrett unconcernedly, while Mr. Pownceby-Smith could scarce repress the joy he felt.

"Bring up two more coffees and cognacs, and leave the luggage till I go down and see how I will have it disposed of."

"Yes, sir," said the waiter, and left the room.

"It doesn't do," said Mr. Jerrett, "to appear too eager. Even if you were the millionaire, and that the luggage really were yours, it might make them suspicious to be in a hurry to grab it."

The millionaire saw a germ of truth in the statement. He had certainly aroused suspicions enough, and yet he had advanced no claims which were not thoroughly genuine.

Mr. Jerrett, as if to further accentuate his words, went to the writing-table and commenced to pen a

note. The waiter brought in the coffee. Mr. Jerrett motioned him to leave them on the table, and went on writing.

"There," said he, rising and fastening the note in an envelope, "that 's how to put them off the scent. Now you just take your time over your coffee, and I 'll go down and set everything right."

Mr. Jerrett gulped down the brandy, and, leaving the coffee untouched, he left the room.

The millionaire made a pretence of sipping his coffee. He didn't want it, and he was a bit tired of the elaborate machinery with which Mr. Jerrett surrounded the most ordinary proceeding. He picked up an illustrated paper and amused himself by turning over its pages. Twenty minutes soon flew by while he was thus occupied, but then the hands of the clock intimated that full half an hour had passed he began to grow impatient. Five long, insufferable, weary minutes passed, and then the waiter entered the room.

"Well, them there millionaires are rum 'uns," said he. "Blest if he hasn't changed his mind and gone; so there 's no boxes for you to see to."

"Gone?" said Mr. Pownceby-Smith blankly. "Who 's gone? What do you mean?"

"I mean Mr. Pound-Smith, or whatever his name is. He 's paid his bill and slung 'is 'ook, takin' all

'is luggage with him. Didn't he tell you he was going?"

"No," said the millionaire faintly.

"Oh, well, 'e's gone. But don't look so blank over it. He's sent you up this note, and I wouldn't be surprised if there was a fiver in it."

Mr. Pownceby-Smith took the note and opened it with trembling fingers. It was brief:—

"MR. MILLIONAIRE,

"This is to let you know that I am paying you out for your sauce. When I do call on you now you will have something to give me in charge for. Meanwhile, as you won't be all the time reckoning up your balance at the bank, you might spend a few minutes working out this problem: why have 75 when you can get 100? Ta-ta, millionaire!

"Yours,

"S. JERRETT."

"Is there a fiver?" asked the waiter anxiously.

"No."

"Nothing?"

"Nothing!"

"Well, we've got no boxes for you to mend."

"You mean that I must go."

"Well, that's about the size of it."

The millionaire rose and left the room without a word.

"Poor devil!" said the waiter, looking after him; "he does look down-hearted. Anyhow, he's had a jolly good meal."

The millionaire did not pause to make the assurance of his loss doubly sure by inquiries. The note that was sent him, combined with the protracted absence of Mr. Jerrett, left no room to doubt that he was still in as bad a plight as ever. Indeed, his position was now rather worse than ever, as he had helped a thief to make away with his entire luggage.

He cast a hopeless glance along the wall, but the lack of any trace of his property only confirmed and intensified his despair.

When he went out into the grey stone courtyard he felt too miserable and dejected to walk in the open, and he turned to the right, crouching along in the shadows of the walls, and seeking the narrowest of the narrow streets which crowded there. He wandered on aimlessly, not knowing whither he went or why. There was a clatter of small carts and the rumble of heavy ones all round him, and a shouting from the childish broken treble of the newsboy to the gruff bellow of the drayman. It all made a confused uproar that further confused and irritated his confused brain. It was a pandemonium from which he would gladly have escaped if only he knew where to go, and then out of the noisy confusion came one cry into which every other resolved itself. But it must be an echo of his brain!

No! there it was again, and yet again. It was the cry of the newsboy yelling out the feature of his contents bill:—

"Disappearance of an American millionaire!"

It was yelled out in every variety of key, and the fleeting urchins dwelt on the final syllable with a quivering emphasis that sent it thrilling on the heavy air.

It brought some comfort to Mr. Pownceby-Smith, for he felt that there was no longer a fear of his going under now that a hue-and-cry had been set afoot to discover him. He had no doubt that the news referred to himself, and yet he had not even a halfpenny with which he could purchase a sheet to glance at the particulars. He went on and on, but now he had an object in view, for he was in search of the various itinerant paper-sellers, hoping that some of the contents bills might contain the name.

Presently he reached two high stone buildings standing almost side by side. One was a mission-house; the other was a police station. Each had public intimations posted up outside. That on the mission-house was an appeal for funds, but on the police station notice-board was a placard that brought him to a halt with a suddenness that was like a mild electric shock. It was headed

'Disappearance!" and his name, age, and description followed on. Mr. Pownceby-Smith did not wait to read it through; he only read enough to feel convinced that it referred to himself, and then he hastened into the station.

"I have come in about that notice you have posted outside," said he to the first policeman he met.

"Which one?" asked the policeman.

"The 'disappearance' notice," replied the millionaire. "I am Mr. Pownceby-Smith."

"Very well," said the officer phlegmatically; "you'd better speak to the sergeant. This 'ere person," said he, addressing a big official in a small office, "'as some hinformation about the disappearance."

"What is it?" asked the sergeant, opening a large book on a small ledge.

"I have read the notice outside——"

"Well, we've put it there to be read!" interpolated the sergeant.

"And all I have to say is, in a word, that I am Mr. Pownceby-Smith."

"Indeed?" replied the sergeant, taking down a copy of the circulated description from the wall beside him. "'Age 54, ruddy complexion, medium height, full brown beard.' You haven't got a full

brown beard. 'Carries an umbrella.' You haven't got one. 'Dark tweed suit, without an overcoat.' The latter part is all right. But there's four who have already called at different stations, and all of them answers to the description better than you do."

"It makes no difference to me," said the millionaire, "what the others may be like—I *am* Mr. Pownceby-Smith."

"But that is what they all say," said the sergeant with a chuckle.

"Well, what am I to do?"

"I don't know. If you are Mr. Pownceby-Smith it's all right. Our object in putting out the notice was to find you, and—well, you're found, and there's an end of it."

"But I have no clothes and no money——"

"It'll tell against you," said the sergeant gravely.

"Still," persisted the millionaire, "the truth must prevail in the end. If I tell any sort of improbable story, surely the police can sift out the truth of it."

"If there's any reason for bothering, but there isn't if you are not lost. However, your place is to apply at Scotland Yard. See Inspector [illegible], and if twenty haven't been to him by this time with the same tale as you're pitching, why, I'll eat my hat."

"Then you don't believe my story?"

"Oh, yes; it ain't worth while disbelieving it! What's the good?"

"Well, will you advise me what to do? All my luggage was sent on to the Hotel Cosmopolis, but, as there were no rooms there, it was returned to Euston. The one bag I carried with me was lost or stolen, and with it my cheque-book and ready money. The bank which has been instructed from New York to honour my orders demand proof of my identity before I can draw a penny. There's the case in a nutshell. I am Mr. Pownceby-Smith, but I have lost the mere proofs of identity which one only carries for convenience in handbags and pockets, but never with an idea of using them as evidence. You are an experienced police officer; surely you must know of some similar difficulty, and know how it has been dealt with."

"Well, I never have heard of an office for the recovery of lost identities," said the officer musingly. "There's no such department at Scotland Yard, and the County Council haven't 'ad time to start one yet."

The young officer went into convulsions of mirthless merriment at his superior's joke, and coughed himself back to seriousness.

"But, surely," persisted the millionaire, "your training and experience should suggest a way out

of the difficulty. You have a notice outside advertising for information about a particular man. That very man walks in and declares himself, and yet—and yet——"

"Well," said the sergeant, "there's no more to be said or done. We only wanted to know where he is, and if you are him, it's all right."

"But then I'm not all right. Have you no intention of helping him when you do find him? I am without a penny, without suitable clothes, and I am as hopelessly outside the enjoyment of my own possessions as though I were cast in one of the dungeons of the Tower, and all because I have lost my luggage. Surely an accident of such a stupid description should not allow a person to become—to become submerged."

"There seems to be a deal of things missing in nature," said the sergeant musingly. "After all, if you were to take a lot of people of all sorts together, and shake 'em up in a bag as they were born, it might be hard to tell the—the peer from the policeman."

"And everyone do say as 'ow you are awful like the Markiss of Sawsberry!" interjected the young policeman.

The sergeant forgivingly motioned him to silence.

"Why, I have heard for a fact that at college they

have to put different caps on the royalties so that people should know 'em. Take your case; suppose you were speaking the truth, 'ow is one to know?"

"That 's what I 'm trying to get at."

"I don't discredit your word," said the sergeant, "but you 're not a bit like the description, or not much at any rate; and whenever a case like this crops up there 's always dozens who answers to the description. You can't understand it, and no more can I, but whenever anyone special is wanted there 's always a lot of people who think they are meant. If a constituency wants a member, there 's all sorts of people who believe that Heaven intended them for the position, and if we advertise for a missing murderer there 's always sure to be a dozen who apply for the vacancy. Competition has become an awful evil nowadays. But about yourself." Mr. Pownceby-Smith more than once feared that the sergeant was forgetting his presence. "Have you nothing at all about you that might be accepted as evidence? Have you nothing——"

A thought flashed across the millionaire's mind.

"Yes," said he. "Yes, I have! My shirt!"

The young policeman roared, and the millionaire glared at him.

"And my collar!" he continued. "They are both marked 'R.P.S.'—Reuben Pownceby-Smith."

"If you take my advice," said the sergeant, "you'll be very careful what you are doing. At the present time we are only instructed to report the disappearance and invite information, but this here man's a millionaire, and if he's not heard of very shortly the police'll form a theory, and when they form a theory any marked shirt and collar might prove very awkward to you——"

"But don't you understand? They are marked."

"Just so, and if there's a theory of foul play, it might give you a good deal of trouble to explain how you came by them."

"I can't say, sir, that you are rendering me much assistance," said Mr. Pownceby-Smith.

"I've said all I've got to say in the matter. If you want to carry it further—you know the old saying about 'going further'—you'd better go to the Yard and see Inspector Dennis."

"Or p'r'aps 'e'd like to go to the 'Ouse of Commons," suggested the young policeman.

"The House of Commons!" echoed Mr. Pownceby-Smith. "Thank you very much for the suggestion. It is a very good one, in spite of your intended insolence——"

"Y'ere!"

"And I will adopt it. I know several members."

CHAPTER XV.

THE MILLIONAIRE BECOMES A PETTY THIEF

THE millionaire inquired his way to Scotland Yard, and trudged on there quickly. It now wanted but a quarter of five o'clock, and the problem of a night's lodging would soon be a pressing matter. On every side of him, and from every gutter, came the yell of the newsboys:—

"Dis-appear-ance of 'n Amer'can millionai-ai-aire!"

He could hear the cabmen, the loafers, and the passers-by speaking about it. They all appeared conversant with some facts, doubtless those in the newspaper, and yet because of his lack of a mere copper coin he could not gratify a curiosity that was almost insupportable. A street gamin passing by was humming a song, and Mr. Pownceby-Smith's ear caught the words:—

> "'n American millionaire,
> Ain't 'e made the people stare,
> The man that broke the bank at——"

The remainder of the words were lost in the rumble of a passing dray. But what did it mean? Was he

not bearing enough trouble in the amount of insolent incredulity he had to submit to? Must he in addition be saddled with crimes he was not even cognizant of? And then he remembered the snatch of a song he had heard sung in the streets of New York. The gamin who had passed him had merely adapted the universal topic to it. But the incident only served to whet his curiosity all the more, until at length he could contain himself no longer, and he beckoned to a yelling newsboy. The urchin ran over yelling out the name of the paper.

"Paper, sir?"

"I want you to oblige me like a good boy," said the millionaire coaxingly. "I haven't got a copper, or I'd buy your paper. I'm very hard up, but I want to see about the millionaire badly. Will you oblige me by letting me look at your paper for a minute?"

The boy stared at him in open-mouthed astonishment.

"Well, s'help me Jimmy!" said he when he recovered himself. "Wot do you tyke me for—a bloomin' perambalatin' free libery? S'help me 'tater if you 'aven't got a chivvy chase that's hid for cheek! 'Ow am I to sell my papers, you bald-headed ol' cuckoo? Paiper! paiper!"

And waking the awakened echoes of the street to

shriller reverberations, the urchin trotted away. The millionaire had also begun to move, for from the moment he knew that his request would be refused he had realized the extreme indignity of his position.

His visit to the "Yard" had no result, except to intensify his distrust of public institutions. Inspector Dennis was not in, and a clerkly policeman proposed taking down any particulars the millionaire desired to submit. As these resolved themselves into the bald statement that he was Mr. Pownceby-Smith, that he had lost the ordinary means of proving his statement, and that he had no address to give, he left the office feeling that he had done but little to improve his position.

The beacon of the House of Commons was shining down on him from the Clock Tower, and Big Ben chimed the quarter after five. An elderly man in a loose, heavy great-coat was walking in front of him carrying a number of papers under his arm. He held one open in his hand, and seemed so voracious in his taste for reading that he paused under a lamp-post to read. As he shifted the position of his arm to unfold the paper he was reading, one of those in his bundle dropped on the pavement.

The millionaire stood still, and so did his heart.

Here was the chance of the prize he coveted. A woman was coming along carrying a basket. Would she, with the foolish habit people have of interfering with other people's affairs, see the paper and call its owner's attention to it? The millionaire stood on the kerb, and with affected interest gazed into the roadway at nothing. Thank goodness, the woman passed by and either did not see the paper, or was sensible enough not to heed it. Then the owner of the bundle walked on without noticing his loss. No general watching for a strategical advantage over an enemy could concentrate more thought on it than the millionaire devoted to securing the paper.

When the gentleman had gone a few paces the millionaire hurried towards his prize; he especially made haste because he saw a small boy approaching. Seizing the paper, he folded it and placed it hurriedly in his pocket. At the same moment the gentleman in front turned round and looked along the ground. He had evidently become aware of his loss. The millionaire felt extremely guilty, and was conscious that his face was flushing; but the idea of giving up his prize never occurred to him. Holding his head high in the air, he walked on in studied indifference of the obtrusive search which the gentleman was making. Indeed, Mr. Pownceby-Smith had no pity for him, and in his own mind condemned him for

a parsimonious carefulness which would retrieve a mud-bespattered sheet.

"Did you see a paper on the pavement?" asked the gentleman, a fussy little individual with beady eyes and the eager aspect of a terrier.

"I—I don't trouble myself about such matters," said the millionaire loftily.

"'E 's got it, mister," said the boy, who had reached them by this time. "I saw 'im pick it up."

"You hear what the boy says?" said the well-dressed terrier.

"I never listen to street-boys," replied the millionaire with disdain, walking on quickly.

The boy and the gentleman remained in eager conversation, and Mr. Pownceby-Smith had little doubt but that they were building up a very unflattering estimate of his character. He was conscious that he was guilty essentially of a theft; but, after all, it was only a newspaper, and he was determined to see it at all hazards. But safety is an instinct with every living thing, and the millionaire did not dare remove the incriminating sheet until he had placed a good distance between himself and its owner. It was very like the flight of a thief; but humiliating as that was, it had the compensation that he would soon be able to know what the newspapers were saying about him.

The millionaire hurried through the toy gardens of Westminster and past the sombre Abbey. The mammoth raree-show alarmed him; but he found that by hurrying past the main entrance there was a long stretch of pavement which threatened little risk of interference, and here he unfolded his news-sheet to devour the item of news he was anxious to read.

The prize he had captured was an evening half-penny, and he soon found what he wanted. It had the same heading as the contents bills, but fuller details were set out in sub-headings.

"NO TIDINGS SINCE HIS LANDING IN LIVERPOOL.

"A NEW YORK GALA POSTPONED.

"Mr. Reuben Pownceby-Smith," the article read, "one of the wealthiest citizens of New York—he is reputed to be many times a millionaire—was one of the passengers to England by the s.s. *Livania*, which arrived in Liverpool two days ago. From that moment all trace of him appears to have been lost. It is assumed that he remained in Liverpool over-night, and travelled to London the following morning, but no definite information of his where-abouts has been obtained.

"His friends have been anxious about him ever since the arrival of the *Livania*, as it was arranged that he should communicate with them daily by cable, but from the moment of his departure no message of any kind has been received by them from him. Anxiety was turned to apprehension yesterday by the receipt of a cable from his London bankers, who had some grounds for fearing that something was amiss. The authorities at the bank decline to give any information beyond the statement that the facts, so far as they are concerned, have been communicated to the friends of the missing millionaire and to the police.

"Already police notices are posted, giving a description of Mr. Pownceby-Smith, and asking for information; but, with that indifference to monetary matters which an unlimited command of them is likely to engender, no mention is made of a reward.

"A Reuter's message states that Mrs. Pownceby-Smith is almost prostrate with anxiety, and that a water-gala on a most elaborate scale, which has been in preparation for some months, and was to have taken place during the coming week, has been indefinitely postponed, and that Mrs. Pownceby-Smith has arranged to come to England at once to personally superintend the search for her missing

husband, should no information of his whereabouts be obtained in the meantime.

"At Scotland Yard it is stated that no importance is attached to the incident, and that they have no reason to suspect foul play. The notice, it was stated, was circulated at the urgent request of Mrs. Pownceby-Smith. The 'force' is inclined to smile at the whole affair, and they confidently assume that the missing millionaire will be the first to discover himself, and that he will by no means be grateful for the fuss that has been made about his 'disappearance.'

"The description which has been circulated by the police is that of a very ordinary individual, and it is, therefore, not particularly surprising that several ordinary individuals should have seen in the fact that it applies as graphically to them as to the missing millionaire an open sesame to a vast hoard of Yankee dollars. Quite a dozen of these queer cattle have, up to the moment of writing, interviewed the police authorities, and, with precision and persistence, advanced their claim to be regarded as the missing magnate. The attitude of the police with regard to the clamorous claimants is distinctly humorous. They most respectfully and implicitly accept the asseverations of each. As the notice merely asks for information of the whereabouts of

the missing financier, there is apparently no obligation to inquire into the genuineness of the claims advanced. Should the unlikely happen, and one of the claimants prove to be the real Simon Pure, the object of the notice will have been attained."

Out of the pressman's effort to write a report without any data the millionaire extracted one source of comfort, and that was derived from the knowledge that his wife was engaged in active search for him. She was resolute, plucky, and full of resource, and he knew that she would succeed—but when? That was the terrible consideration. It is little comfort to a handful of soldiers struggling against an overpowering army to give them the assurance that a relief party is on the road, and will reach them in a week, when it is morally certain if they remain unaided they will be exterminated in a few hours.

Not for the first time during the last two days did Mr. Pownceby-Smith realize how futile and limited were, after all, the resources of civilization. No amount of money will enable his wife to reach England quicker than by the terribly slow process of the quickest boat, and he has absolutely no means of communicating with her, or of letting her know his circumstances. He even, in the light of his recent experiences, conceived it to be extremely

likely that if she had actually reached London, and was staying at one of the big hotels, he would not be allowed to pass the hall-door, and would probably be forced to hang about outside until he could force himself into her presence when she came out. And even that might not be successful, as he might be suspected of begging or the intention to assault.

And then he thought of the many opportunities of making a fortune which possibly rub shoulder to shoulder with people who are quite unconscious of them every day of the week, perhaps every hour of the day. What would he not pay in return for the means of getting out of his present predicament, and how many of those passing on the pavement but would gladly assist him if they only knew what he wanted of them and the price he was willing to pay for it? But why should he not try to get that assistance? After all, no one could tell by intuition that he was the missing millionaire. Why should he not try to obtain the assistance he was in need of? Two young gentlemen of *blasé* appearance in evening dress were walking after him on the pavement.

"I 'll sport another fifty pounds," said one, "and if that goes I shall leave off."

Fifty pounds! The mention of so much wealth sent a thrill through the millionaire.

"Excuse me," said he, turning sharply and address-

ing them, "I heard you mention fifty pounds. Will you let me make a proposal to you?"

"Well, you wicked old scoundrel," said the younger of the two, "what is it—living pictures, or what?"

The millionaire walked with them, and as they sauntered along—for they did not appear to be in a hurry—he told them his story fully. They listened to it attentively, but with evident amusement.

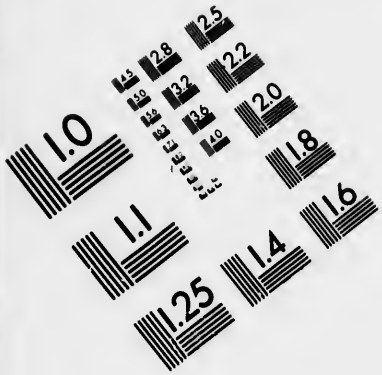
"I can't blame you for laughing," said the millionaire when he concluded, "but I can assure you that even imprisonment, if deserved, could not bring with it such pain and misery as I have endured during these two horrible days."

"Well, it's a jolly good story, at any rate," said the younger.

"When I heard you mention fifty pounds a way out of the difficulty occurred to me," said Mr. Pownceby-Smith.

"And that was to get hold of the fifty," suggested the elder of the two, whereat both laughed.

"Yes," said Mr. Pownceby-Smith bluntly, "that was exactly it. I want to cable to my wife; I want to place myself in communication with my bankers in New York, and my business representatives there, and those I know in England. In fact, with fifty pounds I could even end the matter at once by returning to New York——"



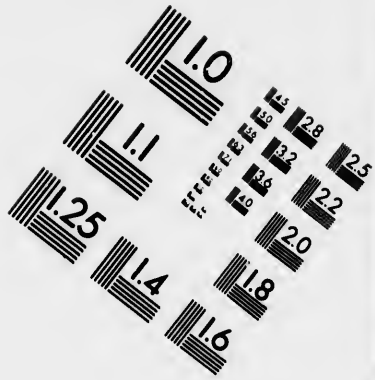
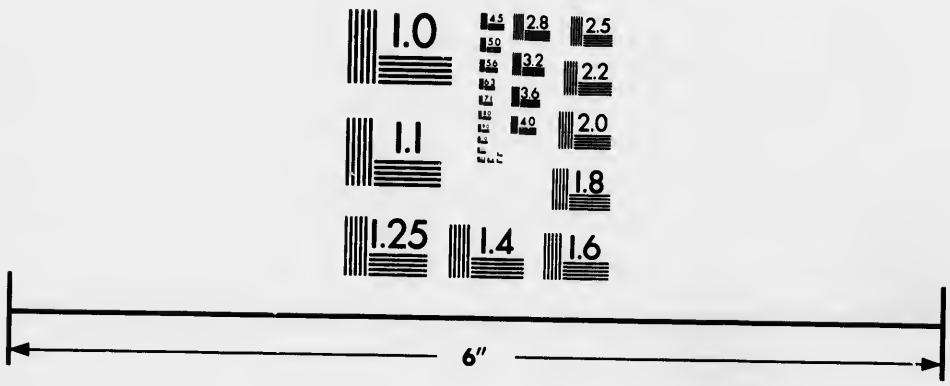
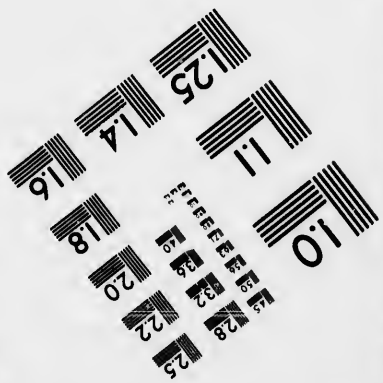


IMAGE EVALUATION TEST TARGET (MT-3)





Photographic Sciences Corporation

23 WEST MAIN STREET
WEBSTER, N.Y. 14580
(716) 872-4503

2.8
2.5
2.2
2.0
1.8

"I have no doubt you would find your way somewhere."

"I want you to view the matter in a business light——"

"Oh, yes, certainly."

"I am in want of assistance——"

"Oh, yes, I can see that."

The millionaire took no notice of the covert sneer or the insolent laughter.

"If you place fifty pounds at my disposal I will give you five thousand pounds for it——"

"When you have it!"

"Of course, when I have it. I am willing to pay a good price for the means of getting it."

"I say, constable," said the younger of the two, turning suddenly to a policeman who had been walking towards them, and was now abreast of them on the pavement, "do you think you could tell the confidence trick when you see it?"

"'As 'e bin tryin' it on, sir?" asked the policeman with characteristic obliquity.

"I think this is most ungentlemanly," said Mr. Pownceby-Smith, reddening with anger.

"I 'm not sure that it is the confidence trick," continued the young spokesman, "and that 's why I stopped you. This gentleman says he 's a millionaire, but he has no money at present, and he wants

me to give him fifty pounds, promising that if I do he'll give me five thousand pounds for the accommodation——"

"When he has it to give!" added his companion.

"Now is that the confidence trick?"

"Of course it is, sir. Why, it's one of the holdest of dodges. Will you give him in chawrge, sir?"

"It would be rather a lark to appear in a police-court, Charlie," said the younger one. "Shall we?"

Mr. Pownceby-Smith was too indignant for speech.

"It's an awful bore, a police-court," said the elder one. "You have to wait till your case comes on, and it may mean hours."

"No, we won't charge him. We'll let him go this time. After all, he didn't impose on us."

The millionaire cast a withering glance at his tormentors, and hurried away in the direction of the Abbey. They laughed, and gave the police-man a tip. The joke was worth it.

CHAPTER XVI.

THE MILLIONAIRE FINDS REST

THE millionaire, by accident, approached the right door by which to gain access to the lobby of the House of Commons. He feared that his shabby clothes might render his entrance impossible, and was rather surprised to find the policeman on the outer door particularly civil.

"Sir 'Orace 'Umphrey! Yes, sir, straight through, sir."

He felt at home in his shabby habiliments in the lobby, for in the motley assembly which there congregated he looked fairly respectable; indeed, the hall-mark of use gave his suit an accredited hang which made it more presentable than the obviously new articles in which a few earnest-looking but oily-visaged individuals, who were pacing sentry-lengths across the tiled floor, were habited.

"Is it usually long before a member comes out when you send in a card?" asked the millionaire of a dark, if not dirty-faced, individual who was standing by him.

"Silence! Stand back!" yelled a policeman, awaking the echoes round the massive chandelier, and making the millionaire jump. At the same moment a bell rang, and there was a flurrying and scurrying which made the millionaire wonder if some accident had happened.

"It's on'y a division," said the dark man. "As regards the cawd, you'll be lucky if you 'ear of it in an 'our. W'enever I wants to see a member pertickler I goes in the orfice over there and telegrauphs to 'im that I'm hout in the lobby. My union p'ys for it, you know. Who may you be a-wantin' to see? John Hern?"

"No. I don't know Mr. Hern."

"Not know John Hern! Well, I'm blest!"

"I've come to see Sir Horace Humphrey."

"Sir 'Orace 'Umphrey—oh, 'e's a rotter! 'E ain't no good to the working-man. Wot are you goin' to see 'im abaht? 'Ere, come along; 'ere's the cawrds back."

The millionaire followed his quondam acquaintance, and joined in a crowd that gathered round one of the attendants, who was reading out a pack of cards for their edification.

His jargon was unintelligible in the main to the millionaire, but one name rang out with special distinctness—"Sir 'Orace 'Umphrey."

It happened to be the last one, too, and the oracle added—

"Not in the 'Ouse!"

"What does it mean?" said the millionaire.

"Why, it means," said the dark man, "that he ain't 'ere; that you can't see 'im; that probably 'e hain't in tahn."

"Heavens!" said the millionaire. "What shall I do?"

"'Ere, I say, ol' chap, wot's the matter? Come an' sit dahn over 'ere, an' I 'll see if I can 'elp you."

The millionaire went with him, and sat on one of the comfortable lounges that are placed against the wall.

"Have you seen the paper to-night," he asked the dark man, "and noticed that account of the missing American?"

"The millionaire? Yes, I read that. A rum case, ain't it? But I reckon 'e's not lawst; 'e's out on the ran-dan, 'avin' a spree."

"I am the millionaire."

"Oh, come, cheese it——"

"Yes, I know. I daresay you think I'm a wandering lunatic; but it's true. Imagine for yourself any man placed apart from his friends and without money; isn't he in danger of starving in this great and terrible city——"

The millionaire broke off in his speech. He was using as an argument the very point the Socialist had urged in their discussion on board the *Livania*, and which he had then so contemptuously and even angrily rejected.

"It 's right enough, so far as that goes," said the dark-faced man; "there 's precious few willin' to 'elp, and fewer still to believe anythink you say."

"Then, for the sake of seeing my point, accept my statement that I am Mr. Pownceby-Smith. Imagine that I have lost all my luggage and papers; that I even sold my clothes, being penniless—I can take you to the house, 33, Marsh Parade, Lambeth, where I undressed—and that the sovereign I got for them was stolen from me. That is the absolute truth, as Heaven is to judge me. Here am I, a millionaire and destitute, and how am I to get rid of my destitution and get back to my proper position?"

"Well, you know, blue me, but I don' know wot to s'y. You fairly tyke my breath away."

"Our civilization is like a maelstrom. Once get out of your position, and you whirl round and round, within sight, but hopelessly out of reach. Drop out of your proper circle, and you can never reach it again. I can understand now the cry of the discharged prisoner. Divest a man of his character, and he is placed outside an unseen but impregnable

barrier, which shuts him out for ever. I am but divested of my clothes and a few articles of luggage, and I am insulted, starved, ridiculed, disbelieved, hopeless."

"Look 'ere," said the dark man, "'ere's John Hern. I'll go and arsk 'im to talk to you. If anyone can 'elp you, 'e's the man. 'E can do anything, an' 'e knows all the big swells now."

He hurried across the floor to a man of medium height, who was dressed in a reefer suit, and stood in the middle of a lobby looking about him with an eager air and a rather too studied appearance of being unconscious of the attention he was attracting. He had a dark skin, and a pair of piercing eyes, which lent immense animation to the face, although the unkempt grizzled hair and untrimmed beard rather injured the impression. He had an odd, jerky habit of walking a few steps hurriedly, and of then standing still, as though some new and overmastering thought had occurred to him. At this moment he added to the shagginess of his hair by running his fingers through it. He was by no means the sort of man Mr. Pownceby-Smith would have cultivated a few days before, but now he eagerly watched the result of the dark man's intervention, and was exceedingly pleased when he saw them both approach him.

Mr. John Hern, M.P., laughed when the dark man introduced "Mr. Pownceby-Smith, the American millionaire," to him.

"What is your proposal to me?" he asked, "that I should bring in a Bill to invest you with the American's dollars, and that we should share the swag?"

"I have no proposal to make," said the millionaire with dignity. "I called to see Sir Horace Humphrey, with whom I am acquainted, but unfortunately I find he is not here. This gentleman suggested that I should tell you my story."

"Fire away, then, but be brief, as I have ten appointments for this evening. I have to speak at Limehouse to the Isle of Dogs Amalgamated Society of Kennel and Barge Builders; then I have to lecture on technical astronomy in relation to co-operation at the Battersea Polytechnic; and I have to take the chair at the first committee meeting of the Society for the Promotion of the Study of Botany in Southwark Park; and after that——"

"But if you will allow me to proceed," said the millionaire, "you will be able to reach your appointments all the sooner."

Mr. John Hern looked thunderous with surprise, and the dark man seemingly expected local earthquakes. Nothing, however, happened, and Mr. Pownceby-Smith detailed his misfortunes once more.

"It seems to me," he concluded, "that my misfortunes have dated from the moment I entered into that unfortunate argument with an unknown Socialist——"

"Oh, he's not unknown," interrupted Mr. John Hern; "he's not a bad fellow at all, and would be a useful propagandist of the labour movement if he only had sense enough to see that there can be but one apex to any construction that aims at symmetry and harmony, be it of men or material. He would have made a good lieutenant, but he fails when he attempts to talk from a pinnacle. Nature intended him to work out as directed, not to direct. He's no leader, and there can't be more than one leader at a time, or the result is chaos. Working-men should know by this time who is their leader, and they should cast the pretensions of these loud-mouthed, would-be leaders who don the cap—who don the robes—who—who affect to lead instead of follow. I know him well enough. You fell in with Tom Ham. He was over in America organizing the consolidated strike movement. He should have gone into the Church. We'd have made a bishop of him, if he kept straight, when we got a labour party in office."

Mr. Pownceby-Smith was getting very restless under the torrent of Mr. John Hern's eloquence, especially as it seemed to be intended almost solely for the dark man's edification, and was delivered

with an exaggerated emphasis and gesticulation, which in no small degree attracted the attention o' the crowd in the lobby.

"With regard to my case," said the millionaire, with gentle eagerness; "my wife is searching for me; my bankers would be glad to help me if they only felt officially justified; the police are advertising for me; and yet I am penniless and homeless to-night. Can you not use your parliamentary position and influence to set in motion some machinery which, under safeguards, will see to my wants and help me in such reasonable demands as I may have to meet until my position is re-established?"

"Now, look here," said Mr. John Hern, "you are a very clever fellow, and it's a pity for you that there's a difference between brains and banking accounts, or you'd have a good balance to draw on. This is what I think of Mr. Pownceby-Smith's dollars. Every one of them is the price of the blood and the sweat of his ill-used workers, and if I could help you or any other honest rogue to secure their return to any member of the proletariat, honest or disreputable, I'd do it. But the thing's impossible. You can't do it. The forces of capitalism, personified by the policeman, are all ranged against you, and they're one too many for you. You must give it up; it's no go. I'm sorry, but all the help

I can give you is to advise you not to attempt to scale a wall which is too high for the strongest of us. Ah! here's Earl Plaistowe. Well, my fellow county councillor, shall I see you at the committee meeting to-night——"

And Mr. John Hern walked off with the new arrival.

"Blue me," said the dark man, "what do you think o' that? A real live hearl! Golly, but don't John mix with the big nobs, an' no mistyke! Ain't 'e a good sort!"

"He's done me no good," said the millionaire bitterly.

"Nah, then, that's the worst o' you chaps," said the dark man. "You hexpect as 'ow because one of hus 'appens to become Hem P. that we can set you hall hup, an' let you dine all d'y on steak an' champyne. You tell anyone houtside that John Hern 'as spent half a hour in private converse with you, an' they 'll s'y as 'ow you hought to be a proud an' 'appy man. W'y, wot do you hexpect?"

"Nothing," said the millionaire. And he rose and left the palace with unseeing eyes and a heart of stone.

Mr. Pownceby-Smith was in a very dangerous condition—that of utter, stony despair. When the heart is hopeful, there is no difficulty that may not

be encountered and conquered with safety, for even failure loses its sting; but when the heart is dead, despair conquers all effort, and paralyzes the resources of the brain. The stupor it brings with it, too, is doubly dangerous, because it has the fatal guise of restfulness.

Mr. Pownceby-Smith no longer worried, but he no longer strove. There is an indefinable sense of majesty and power associated in all minds with the palace of the law-makers, and the millionaire felt that beyond his appeal there it was hopeless to turn. He could not hope to be so fortunate as to meet another angel in the disguise of another Sal, and he could have seen nothing before him now but the loathed resource of once more becoming a "casual" had he roused himself to think.

But his senses were utterly numbed. He walked on aimlessly, he did not know how long, and he neither knew why or whither. The chiming of the church clocks fell unheeded on his ears. Time flew by, and he wandered on, on and on, through the mists of the night and the wilderness of the streets, a mere speck in the myriad of human beings, from among whom it was soon impossible to distinguish it.

But his troubles had ended. He wanted for neither bed, nor supper, nor rest that night.

CHAPTER XVII.

MRS. POWNCEBY-SMITH PACKS UP

THE alarming rumours of Mr. Pownceby-Smith's disappearance in London — which, broadly, meant England — spread like wildfire all over New York. Before a line of it could get into print, it was being eagerly discussed in every club, taproom, office, and drawing-room throughout the city. How the news had leaked out no one knew precisely, because Mrs. Pownceby-Smith, like a sensible woman, had kept her own counsel, and did not take alarm at the first intimation that reached her of the probability of some irregularity.

This intimation was from the manager of the bank, who inquired, for his own information, for particulars of the whereabouts of the millionaire. He also cabled a description of the man who had called on him and had used Mr. Pownceby-Smith's name. To this Mrs. Pownceby-Smith cabled back that her husband was staying at the Hotel Cosmopolis, and that the description of the applicant at the bank

would not in the least apply to him. It was on receipt of a cable from the hotel, denying all knowledge of her husband, that Mrs. Pownceby-Smith became alarmed, and it was at this stage that New York became conversant with the news, insisted on sharing her anxiety, and more than outdistanced her in speculation.

Never was the Atlantic cable worked with greater assiduity over a particular point than it was in the next few hours. To everyone who was in the least likely to be able to afford a tittle of information Mrs. Pownceby-Smith despatched a cable. She even persisted in sending one to the captain of the *Livania*, although she was reliably assured that the vessel had already started on its return journey. The absence of any information by the morning completely convinced her that something serious was the matter, and she caused the police authorities of London to be invoked to aid in the search.

Having exerted every possible means that occurred to her of expediting the solution of the mystery, she turned her thoughts to her affairs in New York. Her first decision was to take the very next steamer to England, and, as this meant abandoning the contemplated water-gala, she sent round letters of regret cancelling the invitations.

New York blamed the well-known jealousy of the

English for it all. They did not suspect foul play, as Mr. Pownceby-Smith had travelled partly incognito, and had no property with him of any great value. It was all a plan to deprive New York society of one of the greatest events of the year.

"A little ready English money was all he had with him," was Mrs. Pownceby-Smith's statement to press and official inquirers, "nothing besides this but his ordinary luggage."

New York was divided in opinion as to whether the incident should be regarded as a direct attack on Republican institutions, or an insidious desire to belittle a respected representative of America's commercial greatness. But, whatever the motive, everyone agreed that it was no end of a nuisance, as it caused the much-discussed and long-looked-for gala to be indefinitely postponed.

It was, therefore, with a sigh of relief that New York read in an early edition that the English police had solved the difficulty, and had already discovered Mr. Pownceby-Smith and informed him of the anxiety he had caused to his wife and friends.

The information was full and circumstantial. It pictured Mr. Pownceby-Smith, unable to get rooms at the Hotel Cosmopolis, going to the Hotel Compton, where he was found by the officer who had unearthed him.

The trouble was caused solely by the millionaire's remissness in forgetting to cable his change of address to Mrs. Pownceby-Smith. This interesting item was spun out to the length of a column, and finished up rather inconclusively by remarking that up to the present Mr. Pownceby-Smith had not cabled in person.

A rival print appearing half an hour later laughed at its contemporary's mare's-nest discovery. The police had found not one, but a dozen, who claimed to be the distinguished American, and in not a single instance was there any foundation for giving the slightest credence to the claims advanced. Mrs. Pownceby-Smith had, however, cabled instructions to the police to afford all applicants who, in any reasonable degree, approximated to the description of her husband, hotel and all other necessary accommodation until she should arrive in England.

The press, while entirely in sympathy with Mrs. Pownceby-Smith's anxiety, was facetious in its comments on these instructions, and expressed a wonder if the hotel accommodation of London would be adequate. It also pointed out that such a resource could only be necessary in the event of Mr. Pownceby-Smith being in a destitute condition, to assume which would be to regard the utterly absurd as quite reasonable. Mrs. Pownceby-Smith's later

instructions—that a heavy reward should be offered for reliable information—it commended as a sensible proceeding.

Mrs. Pownceby-Smith experienced alternations of feeling with regard to the newspaper comment which had been excited. At first she was annoyed by it, because she felt that at any moment might come the news that the entire alarm was due to a misapprehension, in which case it was more than likely that Mr. Pownceby-Smith would greatly resent the attention that had been drawn to him; but when, with the resultless flight of hours, she could no longer doubt that something unusual had taken place, she was glad at the sympathetic importance which was given to her anxiety.

Mrs. Pownceby-Smith was not superstitious, or at least she would not admit that she was, even to herself. Nevertheless she determined to test a source of information to which she could give absolutely no credence had she not had some latent trust in media which all sensible people are said to scout. In accordance with this resolution, she drove to Sixth Avenue to consult Madame Harli, a crystal-gazer.

The rooms of the charlatan were on the first floor, and they were darkened by heavy curtains which were hung across the doors and windows. Mrs.

Pownceby-Smith made her way hurriedly upstairs and entered the room, which faced the street. A heavy woman of squat build, dressed in black figured satin, rose as she entered. She had been reading a novelette, and took off her spectacles wearily as her visitor entered.

"I was unable to ask you to make an appointment," said Mrs. Pownceby-Smith apologetically, "because the necessity for consulting you has only just arisen, and I shall be leaving New York to-morrow."

"You are going a long journey," said Madame Harli, "and you are in a state of great doubt and difficulty."

"Yes, I am, but I suppose everybody knows that by now."

"I don't know who you are," replied Madame Harli, "so that I get my information from the influence your presence exerts on me. Sit down, and I'll see if I can assist you. I am not sure of doing so, as my mind has been concentrated on another sphere, and I may not be able to see."

She placed a chair by a small table, and motioned Mrs. Pownceby-Smith to be seated. Then she fetched a crystal ball set in a black oaken stand from a cupboard and placed it on the table. Covering it with a velvet cloth, she sat down and took Mrs. Pownceby-Smith's hand.

"You understand," said she, "that what I read in the glass are mere impressions, and that you must not rely on the truth of them. They are no doubt true enough, but I am not always able to read them accurately."

She uncovered the glass with a swift motion.

"Ah," said she, "I can see you——"

"I would prefer if you could see the one I am seeking," interrupted her visitor.

"I can only see what the crystal contains. But have patience; the figure may change. I can see you crossing water—dreary, long, lonesome water. It is all dark and formless at the end. You go right, and you go left, but you are in a maze, and cannot find the way out. You can do nothing; you are helpless."

"Is my mission a failure? Do I return?" asked Mrs. Pownceby-Smith.

"You do not seem to have failed, and yet you have found nothing, but you do not return. I should think your mission will prove long and difficult, but that you will succeed in the end——"

"In finding him?"

"I cannot say. I cannot see it in the crystal. Ah, now I can see who you are searching for. It is a friend—a husband or a lover——"

Mrs. Pownceby-Smith looked scandalized.

"He is of medium height, with a full beard. His hair is not black; it is between colours. He is crossing the water, and is happy. . . . He is on land, and seems to have changed. His face is not so large. It may be the hair is less, but it is not so large at any rate. He is in a maze, just as you were; he looks right and left, and walks here and there, but can find no way out. And now—this is bad, but I warned you not to trust too much to what I tell you. There are evil influences sometimes at work to misrepresent the truth. You had better not hear any more."

"Oh, tell me; tell me everything. After all, I have money, and can see that every suggestion is reliably inquired into."

"And you will not act by yourself?"

"No; I have communicated with the police, and every step will be watched and directed by lawyers."

"Then it can do no harm to tell you what I see, even if it be not true."

"No; it can do no harm at all," pleaded Mrs. Pownceby-Smith. "Do, for mercy's sake, tell me the very worst."

"I can see your——"

"Husband," volunteered Mrs. Pownceby-Smith. "It is my poor husband you are looking at."

"I can see him in this maze. It is dark, and he

goes round and round. He seems unable to think, or does not care; he is like one dazed. He is struck——"

Mrs. Pownceby-Smith drew a deep breath.

"But I cannot say how. He seems to fall, and he is bound helpless with bands or ropes. It is like a mummy, but that he is not bound all over."

"Is—is he dead?"

"I can see no more."

The charlatan leaned back in her chair, having wearily covered the crystal with the velvet cloth. She appeared to be exhausted. Mrs. Pownceby-Smith sat bolt upright, speechless with the terror of apprehension.

"Don't forget my warning," said Madame Harli after a few moments' silence. "All this is quite unreliable. But it sometimes, by chance, is true; and I should advise you to inquire into all accidents such as I have described. It is not necessarily foul play."

"I wish I could fly to that dreadful, terrible England," said Mrs. Pownceby-Smith. "I shall not forget your warning, but I fear the worst."

She emptied her purse into Madame Harli's lap, and hurried home to instruct her maids to complete her packing without delay. To be quite ready to go gave her the satisfaction of feeling that she had in a way started already on her journey.

CHAPTER XVIII.

THE PRESS ON THE ALERT

THE disappearance of a millionaire, and an American one to boot, raised the entire press of London to unusual activity, and the puny press to a sort of Punic warfare. It seemed an easy puzzle—to find a missing millionaire—and the little press worked itself into hysterics in the endeavour to be the first to make and announce the solution. To find a needle in a bottle of hay is, after all, a perfectly possible task, which only requires patience, but there were many circumstances which suggested an even speedier termination to the present search. The *Sol* was therefore on the alert to outwit and outstrip the *Mercury*, while the *Evening Herald*, relying on the co-operation of the *Morning Mail*, jeered at the eagerness of its rivals, and invited them to wait until the first intimation of the discovery should appear in its columns.

No one thought of looking to Scotland Yard for news, although the officials were said to be active,

and an importance had been given to the mystery which placed it within the scope of official inquiry by the fact that, on Mrs. Pownceby-Smith's instructions, a reward of £1000 was now offered for reliable information, and a full description of Mr. Pownceby-Smith, added to the announcement of the reward, was inserted in every paper in London and throughout the United Kingdom.

The entire press was soon conversant, through an agency, with all facts that were to be gleaned at the Hotel Cosmopolis, the bank, and the Euston terminus. The only importance attached to the statements was through the fact that the applicant was in each instance evidently the same person. It required no particular consideration for the *Sol* at once to conclude that it was the imperative duty of the police to discover and arrest this individual. He had evidently known of the disappearance of the millionaire long before his friends had the faintest suspicion that anything unusual had happened, and, consequently, he was the most likely one to be able to solve the mystery, while it was obviously incumbent on him to clear himself of the suspicion which his knowledge of the disappearance must raise in every important mind, should, as it was to be feared, any foul play have taken place.

This was the first note of alarm sounded; but from

the moment the ominous words "foul play" had been suggested the public made up its mind that it had taken place, and more than one scribe, in his eagerness to be graphic, if not accurate, spoke of the "search for the body."

The *Evening Herald* scored a point by instituting a search in Liverpool. Its ferret ascertained that a passenger from the *Livania*, who had given the name of "Thompson," but who was undoubtedly Mr. Pownceby-Smith—as both a waiter and a young lady clerk recognized a photo of the millionaire as that of their visitor—had taken a room at the hotel.

"But," asked the writer of the article, "did Mr. Pownceby-Smith ever leave Liverpool alive, or was he inveigled into one of the dens which are known to infest the purlieus round the neighbourhood of the Liverpool docks, and there, in the fœtid darkness, and amid infamous surroundings, made away with? And if the suspicion of murder for robbery is to be entertained at this point, the result of our investigations has opened up a new field of conjecture, which suggests a careful and diabolical amount of preparation for the terrible deed. We allude to the fact that Mr. 'Thompson's' room at the Star Hotel was tenanted that night, *but not by Mr. 'Thompson.'*

"The facts briefly are these: A waiter and a lady clerk positively recognize the photo of Mr. Pownceby-

Smith as that of Mr. 'Thompson,' the passenger from the *Livania* who engaged a room; but the 'boots' of the hotel, who late at night received instructions from the man who occupied the room, declares that it was a person of quite a different appearance. The waiter, who served this person with breakfast, corroborates the statement of the 'boots' in so far that, while he declares that the mysterious man endeavoured to keep his face concealed, so far as he was able to describe him it tallied with the description given by the 'boots,' and he positively declared that the individual was quite unlike the photo.

"The facts, if this evidence be reliable, point to the conclusion that Mr. Pownceby-Smith engaged a room at the Star Hotel; that he then went out and disappeared; and that a stranger, who left early the following morning, personated him at the hotel, and departed in the morning with his luggage. Could it be that this stranger had followed him from New York, or awaited his arrival at Liverpool, and had seized an opportunity of making away with him? The affair, in a word, is a tangled skein of mystery; but the very fact of the illustrious position of the victim renders it imperative that it should be unravelled. It would be an indelible disgrace to us if it were allowed to become one more in the long list

of dark deeds unavenged; and might probably lead to international distrust, as it would most certainly tend to lower us in the estimation of friendly nations. The rumour that Mrs. Pownceby-Smith, who is voyaging to England, is bringing with her a posse of American detectives, should spur our civil forces to the exertion of their greatest strength and the employment of their entire armoury of resource. Let it be the boast of our police that they will be in a position to present Mrs. Pownceby-Smith on her landing with a report which will set her mind at rest, and, we sincerely trust, fill her heart with gladness and joy."

As if this were not enough for the occasion, the paper also spread itself out in an article dealing with the subject, which consisted of saying the same thing at greater length, and with more superlatives.

The *Sol* endeavoured to improve on the *Evening Herald* by affecting to trace a resemblance between the man who called at the Cosmopolis and the bank and the mysterious visitor at the Star Hotel, and the *Mercury* came in at the death with a scoffing disbelief in all the theories propounded, recalling the second visit of the stranger to the bank, when he appeared in rags, as a sufficient proof that he was a mere rogue, who had borrowed the better suit the day previously.

But the topic was forgotten that evening, when a series of no fewer than three tragedies was reported. One was the mysterious murder of a woman at Acton; the second was a murder and suicide in a hotel in Russell Place; and the third was the discovery of the body of a boy on Ham Common.

Once more, with all the vigour of freshness, the stale outcry against the lethargy of the police was raised, and the disappearance of the millionaire sank for the time to an item of secondary importance.

But the police managed to score off the press a few days later. *Mercury* men and *Sol* searchers and *Herald* hunters had filled their respective prints with appetizing accounts of their researches, and at every moment they appeared to be just on the point of making a certain discovery, but in the next issue a new theory was started, which was not much less absurd than the callously humorous suggestion of one journal, that Mr. Pownceby-Smith had gone in a balloon to seek the North Pole.

While all this fiction was being woven, a series of murders had been committed which made this generally reliable item a drug in the news market. The sub-editors tried to invest the series with the interest of horror by headlining the news as "The Murder Epidemic," but the public refused to be horrified, and the reports of the sordid, miserable

crimes wore out the interest which had been taken in them by the monotony of repetition. One morning it was a bedraggled woman; in the evening it was a male loafer. Two or three children were found, and domestic tragedies numbered nearly half a dozen within the week. But the sub-editors had misjudged their public, for it was news—false news if none other could be obtained—of the millionaire that was wanted, and so the "Disappearance Day by Day" became a padded topic once more, and interest heightened in it as Mrs. Pownceby-Smith's arrival drew near.

Only once in the "Murder Epidemic" series was the public interested, and that was in the discovery of the body of a man in the Thames. It had the sensation of mystery attaching to it because the body was half naked, there was no clue to its identity, and the arms and legs were securely bound, so that the victim had apparently been cast into the river in this helpless condition. The possibility of such a crime in London sent a thrill of apprehension through the population, and the fact that there was not the faintest clue to the perpetrator, or the manner in which the crime was committed, inspired another frantic and embittered cry to Scotland Yard to vindicate its existence and disprove its reputation.

The inquest on the unknown was adjourned by the

coroner, not that there was any occasion for it, but in deference to the public excitement. Then, as no evidence was forthcoming, and there was no doubt as to the cause of death, a verdict of "Found drowned" was recorded, and the unknown was interred.

It was when the excitement caused by this mystery had waned that the police scored, and it was announced in large letters on the placards thus:

"DISAPPEARANCE OF A MILLIONAIRE.

"TWO ARRESTS THIS EVENING."

Everyone bought the papers, and the news was substantially the same in each. It was communicated to an agency from Scotland Yard, and there was that tantalizing lack of detail about it which argues the necessity for the existence of the expansive, if inaccurate, pressman. The official information circulated was as follows:

"At two o'clock this afternoon the police arrested a couple named Jordan, the keepers of a small shop at 33, Marsh Parade, Lambeth, charging them, on information received, with being concerned in the disappearance of Mr. Reuben Pownceby-Smith, an American citizen."

The pressmen had now something definite to work on, and the competition was fierce as to whose paper

should first produce an edition announcing "full details." In the event it was a dead heat. There was little difficulty in eliciting full information, as everyone in Marsh Parade, the dwellers and the truck-owners, were all full of it. The police had got their information from Roberts's, the pawnbrokers, and it was rumoured that the prisoners had pledged with them jewellery and other articles belonging to the American millionaire. The pressmen went in a body to the pawnbrokers', the *Morning Mail* coming in at the death through having lost his way in trying a short cut.

Mr. Roberts, senior, was most communicative, and managed to engross attention in spite of the efforts of two junior Mr. Robertses, who endeavoured to anticipate details, and, failing in that, persisted in reiterating what had been said. Mr. Roberts, senior, had the power of enlarging on the most minute details with a wealth of speculation and a flood of descriptive embellishment which his auditors must have envied. Stripped of adornment, his statement was reduced to the bald fact that Mrs. Jordan, whom he knew well as a customer, came to him on a certain evening and pledged with him a suit of clothes and a rug, the fine quality of which had surprised him. She had explained that they were the property of a friend, and he had asked no more. When, however, the

papers became full of mysterious murders and missing millionaires, he became apprehensive, and examined Mrs. Jordan's bundle, when he found sufficient evidence to make it imperative that he should communicate with the police.

He was extremely reticent about the suspicious evidence he had obtained in his search, and declared that he understood nothing of that nature should be mentioned until it was sworn to at the trial. For all that the *Morning Mail* managed to get full particulars, from which it appeared that Mr. Roberts had found a letter, which had somehow slipped inside the silk lining of the inner pocket of the coat Mrs. Jordan had pledged. It was written on paper headed "Star Hotel, Liverpool," was addressed to Miss Hettie Martin, 33, Marsh Parade, Lambeth, and was signed "R. Pownceby-Smith."

The luckless shopkeepers of Marsh Parade were brought before the magistrate the morning following their arrest, and Mr. Roberts, senior, proved receiving the clothes in pledge from Mrs. Jordan, subsequently discovering the letter, and giving the information to the police.

Mrs. Jordan would certainly have been turned out of the court had she not enjoyed the prisoner's privilege of immunity. She made pointed remarks on the subject of Mr. Roberts' bald head, and in-

dignantly asked all and sundry if she had not lived in Marsh Parade for more than thirty years. Mrs. Jordan was quieted at last, and then she was larded with apprehension, the blood deserting her florid and generous cheeks with a rush.

The evidence which made her so apprehensive was that of Mr. William Stobbs, a costermonger, who deposed that on the night when it was alleged that Mrs. Jordan pledged the clothes he saw a man of gentlemanly appearance, and dressed in a suit similar to that produced, in Mrs. Jordan's shop. He afterwards saw him follow Mrs Jordan into the parlour behind the shop.

Mrs. Jordan here volunteered to save all further trouble by telling them all about it, but her offer was not accepted.

Some time later Mr. Stobbs saw Jordan, the male prisoner, entering the house, and after that he heard signs of a terrific struggle on the floor over the shop. Three other witnesses bore evidence which, in the main, was similar to this. Then Police Constable 046 B deposed that he examined the first floor front at 33, Marsh Parade, Lambeth, and found blood-stains on the floor, and also on the bedclothes. There were signs that an attempt had been made to efface them, but it had been unsuccessful.

Mrs. Jordan here appealed to her spouse to

explain how the stains came there, but he replied philosophically :

"'Tain't no use ; they won't let you talk. They 'll 'ave it all their own w'y."

In the end the magistrate adjourned the case for three days, quite convincing Mrs. Jordan that her execution was already decided on by the peremptory manner in which he refused her application to be released on bail.

The next morning Mrs. Pownceby-Smith arrived.

Mrs. Pownceby-Smith, the moment she landed, was besieged by pressmen, but her lady secretary, Miss Araminta Opp, declared that she had absolutely no information to give. She very gratefully accepted the fact, impressed on her by the reporters, that their eagerness to interview her was prompted by their wish, as the representatives of the British public, to assure her of their great sympathy and of their desire to assist her in solving the mystery surrounding the fate of such an illustrious citizen of such a great nation. Miss Araminta Opp assured them again that Mrs. Pownceby-Smith quite understood and appreciated their motives.

The interview with Mrs. Pownceby-Smith duly appeared in the *Evening Herald*, the *Sol*, and the *Mercury*, and Miss Araminta Opp, whose mind was not entirely engrossed by speculating as to the fate

of the millionaire, and who was collecting impressions of her visit, decided that the press of England was a wonderful institution.

Mrs. Pownceby-Smith went direct to the Hotel Hatfield, and immediately prepared to enter into the search. Inspector Dennis, who had been apprised of her coming, was waiting for her, and she instructed him to be brought to her room, scarcely waiting to take off her travelling wraps, and obdurately declining to accept Miss Araminta Opp's advice that she should have something to eat.

After all, Mrs. Pownceby-Smith was but a woman, and she was a very different woman now, racked by apprehension and anxiety as she was, from the society leader who was planning a gorgeous gala for the delectation of her friends but a few days before. This mysterious separation, coming as it did after a long and friendly married relationship, made her realize keenly how much such companionship means in the scale of happiness. Her misery was that of extreme loneliness; her anxiety was the numbing terror of mystery. Mrs. Pownceby-Smith never thought she really loved her husband; she hardly thought so now, anxious as she was, but she was certain that if she never met him in life her happiness would never again be complete.

Inspector Dennis was a man of medium height,

He had a clear-cut face, intelligent, but not sharp, which was set off by a close-trimmed brown beard. These were, perhaps, the characteristics which combined to give you a first impression which was complimentary, but not striking. It was an impression that grew on acquaintance.

"I am so glad you have been good enough to come at once," said Mrs. Pownceby-Smith after motioning him to a chair. "You can quite realize how anxious I am."

"You may rely on it, madam," replied the inspector, "that the entire resources of the force will be placed at your disposal to help you in this search."

"Tell me," said she, "what is the meaning of the arrest of two people? Surely you do not suspect that he—that he has been harmed?"

"We don't go so far as to say that," said the inspector, "but his disappearance is very extraordinary. If he were alive——"

"Oh, don't—don't suggest that he may be dead!"

"Oh, of course not, ma'am. I only mean to say that if he be alive—of course he is alive—he must himself be aware of the search that is being made for him——"

"And has there been no response to the offers of reward and the advertisements?"

"We've had several people come forward and claim to be Mr. Pownceby-Smith, but, of course, they were all half mad or else rogues. The only thing definite that we have settled up to the present is that we have traced your husband to a shop in Lambeth, that the owners of the shop pawned his clothes, that a terrible fight took place in the house, that he was never seen to come out, and that blood was found on the floor. That it was your husband there can be no doubt, as a letter signed by him was found in the lining of his coat. It was addressed to a Miss Hettie Martin. Do you know her?"

"No; I never heard of her before. But do you think that these people in the shop murdered him?"

"Oh, no. We simply regard that as a definite clue from which we must work step by step. We know that Mr. Pownceby-Smith went to this shop, therefore we detain these people until we can trace him beyond it. If we cannot, they must explain his disappearance. That they are largely concerned in it cannot be doubted from the fact of the female prisoner disposing of his clothes."

"They might have knocked him down and bound him," said Mrs. Pownceby-Smith dreamily.

"Certainly they might," said the inspector. "It would be very likely."

"But you don't mean to say," said Mrs. Pownceby Smith, "that you now await the result of the trial of these two people, and that you are taking no further steps, and are not searching in any other direction?"

The inspector smiled a superior smile.

"Oh, no," said he, "that is not the way of the London police. But if I tell you what we are doing it is only to ease your mind, and must be in strict confidence. You must especially promise not to communicate it to any pressman who may interview you."

"I shall regard all you say as most confidential."

"Well, then," said the inspector, "I may tell you, in the first place, that we are searching for Miss Hettie Martin. Who is she? What was your husband's connection with her? What does she know about him? These are matters which must be satisfactorily answered. Of course, Miss Martin may be able to furnish a complete statement of her doings, and so exonerate herself. If so, we shall not charge her. In any case there is no presumptive evidence against her until the charge against the Jordans is disposed of."

"I see," said Mrs. Pownceby-Smith wearily.

"And Miss Martin is not the only string to our bow," added the inspector complacently. "We are

also searching for the man who claimed to be your husband, and presented himself at the bank, and also at Euston, where he tried to get your husband's luggage, and afterwards, in collusion with a well-known railway thief—so far as we can judge by the description—actually did obtain it."

"What sort of a man was he?"

"About your husband's height, but he wore close-trimmed mutton-chops instead of a flowing beard, and was dressed shabbily."

"He was not my husband," said Mrs. Pownceby-Smith, "so what's the good of looking after him? He appears to be a mere thief."

"Ah! but he had an early knowledge of your husband's disappearance which requires explanation. Before a line was in the papers about the case he had gone to the bank. How did he know that your husband was not going to turn up?"

Mrs. Pownceby-Smith clutched the arms of her chair.

"That is true," said she. "How did he know? He must be found. Shall I offer a reward for his apprehension?"

"We haven't applied for a warrant against him yet," said the inspector; "but it is all right. We shall have him very shortly. I have got direct evidence against him, these two letters which he

wrote—this one to the bank, and the other to the superintendent at Euston."

He handed the papers to Mrs. Pownceby-Smith as he spoke. She took them without much interest, but when she looked at them she shrieked and jumped to her feet. Inspector Dennis was delighted. He was evidently on the eve of a discovery.

"Why, man," exclaimed Mrs. Pownceby-Smith, "the man was my husband!"

CHAPTER XIX.

MRS. POWNCEBY-SMITH BECOMES A POPULAR HEROINE

THE newspapers had no reason to complain of a dearth of news for some days to come. Even the lady scribes found matter for comment in Mrs. Pownceby-Smith's ordinary walking costumes, and not a few were enabled to secure the confidences of Miss Araminta Opp.

The adjourned hearing of the Jordans' case was looked forward to with keen interest, and by some means or other the evening prints had got some inkling of the fact that the hearing of the charge was likely to have a sensational interest, as Mrs. Pownceby-Smith would give evidence.

To say the court was crowded would be to say very little, for the court was very little, but the street outside was just adequate to the requirements of the crowd who came expecting to catch a glimpse of Mrs. Pownceby-Smith and the prisoners.

On the case being called a buzz of excitement ran

through the court as the solicitor for the Treasury announced that he intended calling Mrs. Pownceby-Smith, the evidence she had to offer being most important; it would probably decide the future course they might take.

Mrs. Pownceby-Smith entered the box briskly, and went through the necessary formula preparatory to giving evidence. The reporters sharpened their pencils anew, and several artists might be seen about the court making hurried sketches.

"Some letters were shown to you last night by Inspector Dennis, I understand?" was the first question put to her.

"Two letters," was the reply.

"This is addressed to the manager of your husband's London bankers," he suggested, handing the witness a letter.

"So I perceive," said Mrs. Pownceby-Smith.

"And this one," said the solicitor, "is addressed to the Superintendent, Lost Property Office, Euston."

"Yes."

"Do you recognize the handwriting?"

"I do."

"Whose is it?"

"It is my husband's handwriting."

"Are you quite sure of this?"

"I am positive of it."

"Your Worship," said the Treasury solicitor, "in the face of this evidence I am instructed to withdraw from the case."

"These letters were written after the date on which the prisoners are alleged to have been concerned in the pledging of the clothes?" asked the magistrate.

"Yes, your Worship."

"Do you propose to prove that?"

"If your Worship desires it."

"It would be more formal, and would certainly complete the case as far as the prisoners are concerned."

"Very well, your Worship. I will prove the receipt of the letters on dates subsequent to the pledging of the clothes."

Mrs. Pownceby-Smith left the box to enable officials of the bank and the railway station to prove the dates of the receipt of the letters.

The magistrate then addressed the prisoners, informing them that they were discharged, and coupling the information with an exordium against equivocal conduct, which gave their discharge the appearance of being due to luck rather than to innocence.

The case was practically ended, but the pressmen were fortunate. Mrs. Pownceby-Smith, who had been sitting in the well of the court, rose as the

prisoners left the dock. All eyes were instantly turned in her direction, but it did not in the least disconcert her. She had come to the court that morning determined to make an application of a most important character, and she was so much in earnest in the matter that she had not thought of having it put for her by a solicitor. Indeed, she would probably have held to the idea of making a personal application if the idea had occurred to her, lest it might not be put with the force and earnestness that would animate herself.

"Your Worship," said she, "I want to make an application in connection with the disappearance of my husband, and I beg that you will extend to me your sympathy and assistance."

The reporters here with wonderful unanimity agreed that the lady was somewhat overcome, though it certainly required their experienced gaze to discern the fact.

"You may rely on it, madam," said the magistrate courteously, "that every assistance I can render you may be counted on."

"I am much obliged, your Worship. I have come to the conclusion that no further search for my husband is necessary, because I believe I have found him. I have come to the terrible conclusion, forced on me by many circumstances, that my husband

has been murdered, and has been hidden away in a nameless grave."

The newspaper reporters were unable to express themselves at this stage, and grouped the description of their emotions under the comprehensive word "Sensation."

"Of course, madam, we all know the terrible state of anxiety and suspense in which you are placed, but I would strongly urge you not to give way to vague apprehensions. You may rely on the police to do all in their power——"

"Your Worship, I am not giving way to a vague apprehension. I have proof that seems all too positive. Before leaving New York I had reason to fear that my husband was injured, perhaps murdered; and in your English newspapers I find the account of the finding of the body of an unknown man in the Thames by the docks. That man was my husband."

Mrs. Pownceby-Smith at this point was really overcome, though her grief was much too stony for the relief of mere tears; but her anguish communicated itself to many of the women in court. In fact, Mrs. Jordan, forgetting her own troubles for the moment, fairly blubbered in sympathy.

"May I ask the nature of the proof on which you base this terrible theory?"

"I found the full description of the unknown man in the papers, and it tallies in detail with the description which the police have of the man who called at the bank, at Euston Station, and who stayed for a while at the Salisbury Hotel. I can assure your Worship that since my arrival yesterday I have spent very little time in rest. When this terrible dread of the murder of my dear husband dawned on me, I did not hastily conclude the worst. I immediately sent for an artist, and giving him a photo of my husband and the description of the man who called at the bank, I got him to draw a sketch of my husband as he would appear if his beard were altered in accordance with the description. This fancy sketch has been recognized as that of the man who called at the bank, the station, and the hotel by the officials of these three places, so that that proves, if proof were needed, that the applicant was none other than my husband. Then I sent the sketch to the East End, and there it has been identified by witnesses at the inquest as that of the man 'found drowned.'"

Mrs. Pownceby-Smith had made her statement with a clear and calculated preciseness that carried conviction with every sentence. The magistrate took off his spectacles and rubbed them with his handkerchief. It gave him time to think.

"Well, madam," said he, "whatever may be thought of the value to be attached to your statement, everyone must admire the diligence with which you have —a—built up your theory."

Applause greeted this remark, only to be "instantly suppressed."

"And now, your Worship, that you understand the grounds of my apprehension, I come to the special point of my application. The chain of evidence can be completed only by my personal identification of the body——"

"Mad..m——"

"In other words, I want you to order an immediate exhumation."

"That, madam, does not rest with me, but with the Treasury authorities. I will, however, make an immediate representation of the facts, and express my views thereon."

"I am much indebted to your Worship, and I may say that I rely on the publicity which the course I have adopted will secure to prevent any waste of time, as an hour in a matter of this kind is of the greatest importance."

Mrs. Pownceby-Smith then withdrew. The court emptied to follow her to the street. The news of her independent action had already spread, and when she drove away it was amid the cheers of the immense crowd. She was already a popular heroine.

The press united to glorify Mrs. Pownceby-Smith at the expense of the police. Not a single sheet professed to accept her theory, while pointing out that the evidence by which she supported it was convincing; but all united in saying that it was a chain of evidence which should have been woven by the police, and not left to the zeal and intuition of a woman.

Popular opinion was with Mrs. Pownceby-Smith, although the fact was not consoling. To the average theorist it seemed to be impossible that the body of the unknown should prove to be other than that of the millionaire. The artist who had drawn a fancy sketch of the missing man from the original portrait, altering it to the appearance he must have presented had he shaved off a portion of his beard and clipped the remainder, had provided a picture which was recognized without hesitation by the officials of the bank as the man who had left handwriting which Mrs. Pownceby-Smith identified as that of her husband, while the witnesses at the inquest swore it was a likeness of the unknown whose body was found in the Thames.

The Treasury, usually slow to move, can be roused to the superhuman effort of genuine activity when public attention is focussed on it, and the order for the exhumation of the body was, therefore, speedily

forthcoming. There was a new sensation in the news, as now the terrible theory propounded by Mrs. Pownceby-Smith at the police-court could be put to a final and definite test. The police were by no means pleased that attention was entirely engrossed by a theory and solution which had not emanated from them, and the entire energies of Scotland Yard were directed to the search for the man who had visited the bank, and had put up for a while at the Salisbury Hotel. From the first, they had regarded the evidence he must be enabled to give as of the highest importance, but in any case it would entirely dispose of the claims of Mrs. Pownceby-Smith.

The exhumation of a body for purposes of identification is always a gruesome affair, and is bound to be attended by circumstances which make it one of the most trying ordeals anyone of average susceptibilities can undergo. In the case of Mrs. Pownceby-Smith the mild course of her affections, which had meandered in a pleasant flow during the length of her married life, was now at the flood. It was terrible to her to remember that her husband had left her when she was in the midst of selfish preparations for her own enjoyment, which so engrossed her attention that she had given but a passing thought to their parting; and that he, alone among strangers, had undergone strange and unaccountable privations,

and, finally, had been done to death bound and helpless.

What influence the visit to the crystal-gazer may have had on her she could scarce say herself. She was far from superstitious, but she believed that coincidence often lent itself to give an air of actuality to the speculative pastimes of occultists. Yet, so far as she could believe, she was only led to inquire in the direction she had taken, and had not formed any preconceived notions. The importance and value of the crystal-gazer's advice had been that she read with a keen attention the account of the inquest on the unknown. The fact that he had been bound, and bore injuries which might have resulted from blows, caused her to remember the advice of Madame Harli to investigate all such cases; but the evidence on which she had made up her mind was the recognition of the artist's sketch of her husband by the witnesses at the inquest.

Mrs. Pownceby-Smith felt horribly lonely and alone in the world, and the ordeal she was about to go through was all the more trying because it precluded the melancholy satisfaction of being able once more even to touch the companion by whose side she had passed so many years of her life.

The arrangements for allowing Mrs. Pownceby-Smith to view the body were primitive but complete.

The work had been executed in privacy—rumour had it that the exhumation was done in the night—and the body was removed in its coffin to an adjacent mortuary. It was to this dismal building, tenanted by its suggestive rows of gloomy, dark shells, that Mrs. Pownceby-Smith was conducted. The body that had been exhumed was in a coffin furnished with a large square of glass through which the features, now partly distorted by decomposition, were visible.

The officials warned Mrs. Pownceby-Smith to nerve herself for the shock which the present condition of the body was sure to give one not used to such sights, and also strongly advised her to make all due allowance for the change that had taken place, so that she should neither hastily identify, nor declare that she could not recognize it.

Miss Araminta Opp had provided herself with a bottle of smelling salts, and she was also carrying a copy of the artist's sketch. Mrs. Pownceby-Smith declined the aid of either. She had nerved herself to be strong, and she thought she was strong. Firm in the conviction, she approached the coffin and looked through the glass. Instantly she recoiled, pressing her hand to her heart. Miss Araminta Opp put her arm round Mrs. Pownceby-Smith's waist, and proffered the smelling-bottle, but was waved back.

"It is he!" moaned Mrs. Pownceby-Smith; "it is he!"

She sat on one of the trestles, and, hiding her face in her hands, her pent-up feelings found relief in a great flood of tears. The pity her misery inspired had a levelling effect on all, and even Miss Araminta Opp did not interpose to prevent the ordinary officials present from tendering their rough-and-ready sympathies.

"You had better, ma'am, calm yourself now, and see if you were not mistaken," said a police officer. "After all, a first impression when one is upset is not to be relied on."

"I understand," said Mrs. Pownceby-Smith gratefully, "and I will endeavour to be calm."

She rose a moment later, and gazed steadily, critically, through the glass. She changed her position even, so that the effect of the light from the windows in the roof might be tested from various points of view. During this examination she was outwardly calm, and preserved silence, and then the tears once more flooded her eyes, and she allowed Miss Araminta Opp to lead her away.

"Is there any possibility of mistake, madam?" asked an official.

"No possibility. I am convinced that it is he."

CHAPTER XX.

ANOTHER ARREST

IT was not the first time in the history of London's crimes that the body of a person mysteriously murdered had been identified, but never, perhaps, before had it transpired that one of these unknown victims was a person of a social importance approaching in any degree to that of the American millionaire. There was, consequently, a more than usual demand for a searching and active inquiry. The authorities were not slow to recognize the importance of allaying public feeling by a show of special effort, and, as a result, a fresh autopsy of the body was ordered. The result of this was awaited with much anxiety, and it disclosed the opinion of three experts that the marks which had been recorded in the medical evidence, but had not been specially commented upon, were in themselves most probably sufficient to have caused death, although death, as a matter of fact, was actually caused by drowning. The victim, it was therefore

clear, had first been brutally injured by blows from a blunt instrument, and then he had been bound and cast into the water.

Mrs. Pownceby-Smith was only prevented from employing private detectives by the assiduous attentions paid her by Scotland Yard, and Inspector Dennis practically accepted the position of a confidential agent in her personal service. That astute official soon found that no other possible method would work with this strong-minded and strongly emotional woman. From her no such thing as a blind confidence was to be looked for. Had they kept her in the dark as to their plans and movements, she would undoubtedly have set to work herself, and might once more prove a formidable rival. The police found it a far wiser and more diplomatic course to take her into their confidence, and, by acting as her obedient servants, seize whatever further advantages might result from following up the courses suggested by her intuitive keensightedness. As a consequence of this arrangement, Inspector Dennis presented himself every morning at her hotel, and frequently several times during the day.

The reopened inquest resulted in a verdict of "Wilful murder against some person or persons

unknown," and then the poor ill-used body was conveyed to a last resting-place, over which Mrs. Pownceby-Smith contemplated the erection of a mausoleum which would also shelter her remains eventually. The decision surprised some, as it was assumed that she would convey the remains of her husband to New York. She, however, shrank from the ordeal, and felt that the very memorial she intended raising would stand as a protest against the inhumanity with which they had been treated in a strange country.

"No news?" asked Mrs. Pownceby-Smith as Inspector Dennis made his usual call two mornings after the inquest.

"I am happy to say, madam, that there is news at last," said the inspector, with an official air of triumph. "We have never ceased in our search after the Miss Hettie Martin to whom your husband's letter was addressed, and——

"You have found her?"

"No; but we have traced her after the date of the incident at 33, Marsh Parade——"

"Is it not possible to put a stop to all these terrible newspaper articles? Did you see that horrible interview with those people Jordan, in which they say that my poor husband was penniless and changed

his clothes there, so that the woman might sell them for him?"

"Oh, yes, I saw the article, but I fear there is no resource. The newspapers are our greatest stumbling-blocks in all investigations, as they warn the entire criminal fraternity of our plans and the directions in which we are moving. But I think there is little doubt that your husband by some means lost his money, and that, his luggage being unavailable, he was really in such straits as to make it necessary for him to sell his clothes, he being unable to establish his identity."

"But how did it come about? How came he to be parted from his luggage? And then why did he alter his appearance?"

"These are questions I cannot answer at this stage, but the explanation will be doubtless forthcoming in due time. Meanwhile we are able to report a progress which promises to go far towards finally solving the mystery. We have been able to trace this Miss Martin under circumstances so suspicious that we have obtained a warrant for her arrest on the charge of being concerned in the murder of your husband."

"A warrant?"

"Yes. And there is every indication on her part of the fear inspired by guilt, as she was on her way

to Liverpool to take passage to America. She has doubtless been already arrested at one of the intermediate stations. If not, she will most certainly be arrested in Liverpool."

"What have you discovered against her?" asked Mrs. Pownceby-Smith.

"She was recognized by a cabman, who knows her well, as the person who engaged him in a street leading off the Embankment on the night of the Lambeth incident and the supposed night of the murder. She was accompanied by a man who answered to the description of your husband. Not only so, but on showing the cabman the sketch you have had made he instantly recognized it as that of the man who accompanied her."

Mrs. Pownceby-Smith felt rather faint. Now that the solution appeared to be near at hand, it threatened to bring with it still further pain.

"We have traced them to the East End, to a restaurant near the docks, and it was late in the evening when they left. To clear herself, Miss Martin must be able convincingly to account for her doings the remainder of the evening."

The shouting of newsboys at this moment penetrated the room above the din of the streets. The inspector and Mrs. Pownceby-Smith went to the

window. The large lettering on the placards was quite legible.

"There!" said the inspector, pointing through the window.

The placard ran :—

"THE MURDERED MILLIONAIRE.

"ARREST OF A WOMAN AT LIVERPOOL."

CHAPTER XXI.

MISS MARTIN PROTESTS

MISS HETTIE MARTIN was not a very ordinary prisoner. She committed herself to the very ordinary process of "making a statement"; but it was mainly a very uncomplimentary opinion of the police, and as such was not preserved for the purposes of the case. That she protested her innocence was, perhaps, to be expected, and in this respect she followed the traditions set by the great majority of persons in her unenviable position.

When the case came before the magistrate in London on the morning following her arrest, Miss Martin assumed a defiant attitude, and openly evinced her contempt of the whole proceedings.

The charge against her was heard by the same magistrate whose sternness had inspired Mrs. Jordan with a dread of almost instant execution. He was a suave, courteous, gentle-voiced individual generally; but he had cold, blue, unsympathetic eyes and a clear, penetrating voice, which generally sent a shiver

of dread through the suspects haled before him. But he did not inspire Miss Hettie Martin with any such feeling. She had no sooner stepped into the dock, and the charge against her was called, than she essayed to speak. There was an instant and horrified shout of "Silence!" and every official of the court looked at her with hypnotism in his eyes. But she was proof against command even when mixed with a certain tone of entreaty.

"I am not represented by counsel or solicitor," said the undaunted prisoner.

"Do you wish for an adjournment to obtain legal advice?" asked the magistrate.

"No, I don't," said Miss Martin. "I don't want an adjournment, because I want this stupid case settled right away, and I don't want a solicitor, because I can look after my affairs myself."

"Then you must keep quiet," said the magistrate, "and let the hearing of the case proceed."

"I am quite willing to be quiet," said Miss Martin; "but I want the same fair play a solicitor could demand for me."

"What do you want?"

"I want all the other witnesses kept out of the court while one is being heard, and I want them to be prevented from having any communication with each other."

"I can see no reasons for such an application," said the magistrate.

"But I can," said Miss Martin, "and I demand it. I know how the police manage these things. They tell the same story to each of the witnesses, and then all the fools swear to it."

"Your language is highly improper and impertinent," said the magistrate; "but, lest it might be thought that every possible fair play was not shown to you, I will grant your application."

Formal evidence of the arrest was given, and then the police chain of evidence was submitted. Miss Martin had the same series of questions for each witness, and the drift of her application was apparently her persistence in the formula—

"You saw the man who was with me?"

"Yes."

"Was he well dressed?"

"Fairly well, comfortable."

"Was he wearing an overcoat?"

"Yes."

"Was it dark or light?"

"It was brown."

That was the evidence of the cabman; but the others that followed gave various replies. One said he had no overcoat, another that it was a black one; some said he wore a light suit, others that it was a dark one; some even went so far as to swear

he wore a high hat, while an equal number were as strongly positive that it was a bowler. All, however, were agreed that the man resembled the artist's sketch of Mr. Pownceby-Smith.

Miss Martin vigorously demanded her immediate discharge on the ground that nothing but conflicting and utterly unreliable evidence was adduced against her. She could clear herself at once, she declared, if she chose to reveal her actions on the night in question, and to drag in the names of friends; but she protested against an innocent person being obliged to submit to such an inquisition when the charge against her really called for no reply. On principle she refused to be forced to prove her innocence when it should never have been assailed.

The magistrate advised Miss Martin to reveal such facts as could exculpate her if she wished to escape from her present position. Perhaps it was with the benevolent intention of giving her an opportunity of calm reflection that he decided to adjourn the hearing to the following day.

At the second hearing Miss Martin was less confident in demeanour, but she still persisted in demanding her release on the score of the absence of any direct evidence against her, and refused to give any statement with regard to her movements which would tend to prove her innocence.

In the end the magistrate complimented the police on the diligence with which they had followed up the clues they had unearthed; and in committing Miss Hettie Martin for trial on a charge of wilful murder, he did it in such a manner that few persons present had any doubt that his presumption of the prisoner's guilt was unusually strong.

If Miss Hettie Martin were innocent she was an exceedingly obstinate young woman, for she preferred the odium of suspicion, and the dangers attendant on being charged with a heinous crime, to a statement which would have cleared her. Public opinion rarely takes a generous view of a prisoner's character, and no champion arose to put forward a generous view of Miss Martin's obstinacy.

The suggestion that she was screening a friend or that she shrank from dragging her relatives into such a discussion found no supporters. It was, by common consent, regarded as the height of improbability that anyone, and especially a woman, should undergo the rigours of any form of imprisonment rather than reveal anything and everything which would secure her release. The obvious inference, therefore, was that her attitude was one of bluff, and that she was guilty, if not of the actual murder, guilty, at all events, of inveigling the un-

fortunate millionaire into the haunts and power of those who actually murdered him.

The little press—the *Sol*, the *Mercury*, and the *Evening Herald*—soon unearthed her biography, so that if she had desired to screen her past from the public gaze, she had taken the most effectual course of defeating her own ends.

She was declared by the *Sol* to be the daughter of a Massachusetts farmer, and had left the shade of the paternal roof-tree to become a member of a ballet-corps in a New York theatre, where the deceased millionaire first made her acquaintance. The *Evening Herald*, however, had the story of her life from "one who knew her," and, according to this account, she commenced her public career as an attendant in a tea-house at the Chicago Exhibition. There she attracted the attention of an Englishman of wealth, and the incident led to proceedings in the Divorce Court, which, however, were not proceeded with. The *Mercury* identified her as one of the "show-girls" of a recent burlesque in town, which had a brief, inglorious run, beginning with *éclat* and ending with the bailiff.

In not a single account was the career of the suspected lady an enviable one, so that the attention which had been attracted by the proceedings against her did not tend to supply her with a good repu-

tation. In every instance the name of the deceased millionaire lurked on the verge of these accounts in the character of an admiring patron, and Mrs. Pownceby-Smith read them with indignation, and fretted over them in silence.

To Inspector Dennis, however, she made no protest.

"Let them say what they like," said she, "so long as they say everything. When we know all, we shall know the truth. Let us, therefore, know all, however unpleasant it may be."

"I am glad, madam," said the inspector, "that you take this sensible view of it. I fear that our case must be built on a chain of evidence which will prove a long intimacy between your late husband and the prisoner."

"Very well," said Mrs. Pownceby-Smith, with quiet dignity; "her crime will be all the worse if it be proved that she helped to murder him after knowing him so long."

"It will doubtless cause you great pain——"

"That is nothing, so long as his cruel death is avenged."

A waiter entered as she spoke, and handed her a card enclosed in an envelope. Mrs. Pownceby-Smith withdrew it from its cover, and read the name and a scribbled note, written in pencil on the

back. She changed colour as she did so, and stared at the card, nor did she recover herself until the waiter addressed her:

"Will you see the gentleman, madam?"

"Yes, yes, at once."

The waiter left the room, and Mrs. Pownceby-Smith turned hastily to the inspector, handing him the card.

"'J. M. Strangeways, M.D., Charing Cross Hospital. Have important news of your husband,'" said she, repeating the name on the card and the written message on the back. "What can it mean, Mr. Dennis?"

"I have no idea," replied the inspector; "but I know Dr. Strangeways, and I have no doubt he would not have written a message like that if he had not something important to communicate."

A moment later the doctor, a breezy, florid little man of forty, entered the room and nodded to the inspector. Mrs. Pownceby-Smith rose.

"Doctor Strangeways?"

"Yes, madam."

"This is Inspector Dennis, of Scotland Yard; may I ask if you have any objection to his being present?"

"I have, madam, a strong objection, without any offence to the inspector. When I have told you

my news you can please yourself what use you make of it; but that is a discretion I must reserve to you."

"Please don't let me embarrass the doctor," said the inspector, considerably chagrined. "He will doubtless know, without my telling him, that it is the duty of all good citizens to give every information in their power to the officers of the law which may aid them in bringing criminals to justice."

"My position in the matter is this," said the doctor. "I have certain information which I am about to impart to Mrs. Pownceby-Smith. When she is in possession of it, she can do as she likes. Anyway, it has nothing to do with any criminal act. At present I have requested a few minutes' private conversation."

The inspector saw that he was decidedly in the way, so, with a bad grace, he withdrew.

"Now, Mrs. Pownceby-Smith," said the doctor cheerily, "I'm going to express my disagreement with a good deal you have been doing. I hope you will allow me to do it, and I also hope you will help me by speaking with perfect frankness, because what passes between us is as private as it will be confidential."

Mrs. Pownceby-Smith looked surprised, but motioned her willingness to acquiesce.

"Well, now," said her visitor, "what induced you to turn your thoughts to that dead body down the Thames?"

"Dr. Strangeways!"

"There must be some reason for it. Why, the man was no more your husband than I am."

Mrs. Pownceby-Smith, white and trembling, rose to her feet.

"I—I don't understand you!"

"I mean what I say," replied the doctor, with entire unconcern. "The poor wretch who was done to death down some East End slum, and thrown into the Thames while yet alive, was not your husband, and I'll prove it to you before I leave. But what I want to know is this. When you read the account of the finding of the body, why did you think it was your husband?"

"The description. It tallied so much. The sketch I had made was recognized by the bank officials and the witnesses at the inquest."

"Yes, yes, I know; but all that was an after-affair. The newspaper description of the man never attracted you. Now, be frank with me. What was it?"

"His being bound. The body was tied with ropes."

"Yes; but tell me all. Why did that attract you?"

"Perhaps you will think it stupid, but before I left

New York I consulted a Madame Harli, a crystal-gazer——"

"Hanged if I didn't think it was something of the sort! Go on, please."

"She warned me not to trust to what she told me, only to let it guide me in my search. She said she could see in the crystal that my husband was struck down, and then afterward that he lay helpless, bound with bands or ropes. She said if I heard of an accident of such a description, to make inquiries in that direction. The body in the Thames was that of a man who had been struck down and bound helpless. How could I doubt it when I afterwards found such abundant evidence of identification and also identified the body myself? Can I not trust my own senses?"

"Certainly not, ma'am. Our senses are the source of all the foolishness in the world. But that suggestion of the crystal-gazer is a curious coincidence, to say the least, and these frauds so often score that one is inclined sometimes to wonder if there is really more than mere chance in their trickery. Your husband was undoubtedly knocked down——"

"You know?"

"Yes, I know all about it. The curious thing is that the crystal-gazer was so near the mark. He was knocked down, and so injured that he was carried

insensible to our hospital, and there, to keep him from tumbling to pieces, he was swathed round and round with surgical bandages——"

"Like a mummy?" gasped Mrs. Pownceby-Smith, recalling Madame Harli's expression.

"Something like it, certainly."

"But—but—is he—alive?"

"Oh, yes, and in a fair way to recovery now."

Mrs. Pownceby-Smith sat down and stared helplessly in front of her, like one dazed.

"You are quite sure you—you think he is my husband?"

"I know he is," said the doctor. "And now I just want to give you a bit of advice how to act. Your husband knows nothing of all this hubbub there has been about him, nothing of these inquests and arrests, and the like. I have prescribed as a sedative for him a few good whacking lies. The first is that I cabled to you to America to inform you where he was; the next that you came straight to the hospital, and that ever since your arrival, while he was relapsing, as he so frequently did, from delirium to insensibility, you have been his constant nurse. The strain of a first meeting would be too great for him, so you must keep up the story, as any shock now would have serious consequences."

Mrs. Pownceby-Smith felt unable to express the

thoughts which revolved in her brain, but she seized the doctor's hand and pressed it to her lips. Then she turned away for a while to suppress the tears that threatened to flow.

At length she turned round, and said:

"Can we go to him at once?"

"Certainly; I have arranged for it."

Mrs. Pownceby-Smith and the doctor left the hotel by a side door. Curiously enough, Inspector Dennis was waiting in the main entrance.

CHAPTER XXII.

THE MILLIONAIRE'S TROUBLES ARE ENDED

THE doctor and Mrs. Pownceby-Smith drove to the hospital in a hansom. It was a short ride, and afforded little opportunity for a lengthy conversation. Mrs. Pownceby-Smith was eager to know if her husband had given any account of how he had reached the curious state of destitution which had contributed so much to his misfortunes; but the doctor said the subject had not been mentioned between them, and must be postponed until his patient's strength had so far returned that there would be no danger of a collapse.

Mrs. Pownceby-Smith was conducted into a private room on a level with the ward in which her husband had successfully fought the battle of life, as complete a stranger during that period as the poor unfortunate who had been disturbed in his grave to play a greater part in the scheme of public affairs in his unhonoured death than he had ever been called on to play during the whole course of his probably wretched life.

On the night that the millionaire left the lobby of the House of Commons dispirited and dejected he had wandered on aimlessly, thoughtlessly. In his absent-mindedness he had stepped off the kerb into the middle of the roadway. There was a shout of warning, but it came too late. The shaft of a hansom struck him in the chest; he fell beneath the horse's trampling feet, and was picked up apparently lifeless and taken to Charing Cross Hospital.

"A terrible accident," was the comment of the horrified onlookers, which proved a most providential solution to the difficulties of the unfortunate and well-nigh heart-broken millionaire.

Not until he had reached the convalescent stage, and was able to speak, did the hospital authorities suspect his identity.

Mrs. Pownceby-Smith had sat but a few minutes in the room when she heard the faint rumble of wheels in the corridor outside. The next moment a basket-chair was wheeled into the room, and in it was a man, pale, thin, emaciated—her husband.

Mrs. Pownceby-Smith had promised herself that she would be calm and collected, but her resolution entirely failed at the sight, and, falling on her knees by the chair, she kissed the pale lips as she murmured through her tears:

"My poor, poor darling!"

Mr. Pownceby-Smith was very weak, but the loving sympathy of his wife brightened him up. He knew that there was to be no longer a possibility of a casual ward; no longer an anxious thought about the next meal; no more insult, humiliation, and distrust. He knew that once more he had regained his position before men; that he was a millionaire.

* * * * * *

And those two there, comforting each other after their long night of trouble like any ordinary husband and wife, have they lost much by their bitter experience, when it roused in them that sense of mutual reliance which had become latent in prosperity? And will the millionaire be any the worse for having tasted the trials which are the lot of the poor? Will he, in the future, be hasty to judge who has seen how the truth can be misjudged? Will he be so hasty to condemn, when he knows that the condemned may be innocent?

* * * * * *

Miss Hettie Martin was soon afterwards discharged, and she made the little press pay heavily for their comments on her character. In the libel suits she instituted she was by no means reticent, and then it transpired that she was an authoress of repute, who sought experience under the name of

Martin. The newspapers, on advice, compounded with her for a round sum which was the best payment she had ever yet received for an experience, or had thought it likely she ever would receive.

Mrs. Pownceby-Smith made it her pleasurable duty to find out all who had shown the least kindness to her husband in his adversity. "Sal" had been sentenced to six months' imprisonment on a charge of drunkenness, and of having violently assaulted the police. When she was released she found that someone had settled on her an income of two hundred pounds a year for life, with a rent-free cottage at Kingston nicely furnished.

Mrs. Jordan reached the summit of her ambition by becoming the proprietress of a well-stocked shop in the Westminster Bridge Road.

Everyone was remembered and rewarded, and it is only the bare truth to say that from thus dispensing these few marks of gratitude Mrs. Pownceby-Smith derived more real pleasure than she would have experienced from her gorgeous water-gala had she been able to carry it out as contemplated.

THE END.

Whoh!